THE SATURDAY EVENING POST

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ALONZO KIMBALL

THE CURTIS
PUBLISHING
COMPANY

Are You Opinionated?

You ought to be.
Especially about flour.
Many blame the oven-
Many blame the cook-
All the time it's apt
to be the flour.
Give a carpenter rusty nails-
dull saws - nicked chisels!
Ask him for good work!
It's just as absurd to
expect good work of a
cook if she has poor flour.
Give her **GOLD MEDAL FLOUR.**
Her delicious bread and
biscuit will be ample reward.

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THE SATURDAY EVENING POST
421 to 427 Arch Street, Philadelphia

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A Brief History

THE SATURDAY EVENING POST is the oldest journal of any kind that is issued to-day from the American press. Its history may be traced back in a continuous, unbroken line to the days when young Benjamin Franklin edited and printed the old Pennsylvania Gazette. In nearly one hundred and eighty years there has been hardly a week — save only while the British army held Philadelphia and patriotic printers were in exile — when the magazine has not been issued.

During Christmas week, 1728, Samuel Keimer began its publication under the title of the Universal Instructor in all Arts and Sciences and Pennsylvania Gazette. In less than a year he sold it to Benjamin Franklin, who, on October 2, 1729, issued the first copy under the name of the Pennsylvania Gazette. Franklin sold his share in the magazine to David Hall, his partner, in 1765. In 1805 the grandson of David Hall became its publisher. When he died, in 1821, his partner, Samuel C. Atkinson, formed an alliance with Charles Alexander, and in the summer of that year they changed the title of the Gazette to THE SATURDAY EVENING POST.

The Next Number

How to Take Care of Your Nervous Capital

By WILLIAM LEE HOWARD

We are a nervous nation. Most of the men and women whom you know are, when you come to think of it, nervous people. You are aware what that means. You know that it means physical shipwreck. That is the menace which confronts the average liver of life as it is lived in America. We have each just so much nervous capital. How are we to invest this, our most precious possession, so that it will pay us the proper return and not be lost to us just when we reach the age when we need it most? This is the question which is to be answered by Doctor Howard, who is well known as an eminent authority upon the subject.

EX MACHINA

By ROBERT W. CHAMBERS

There are very few men who can write a series of short stories as a series of short stories ought to be written for a magazine. The task is difficult — and the reason obvious. For the magazine's purposes, such stories must be each a perfect separate whole, and yet, if they are a series, they must have a connecting link. But Robert W. Chambers is one of the favored few among the authors of short fiction. How well he has succeeded, readers of this series which we are now publishing — these tales of the clubman who is also a hypnotist — well know. The concluding story of the lot, Ex Machina, is, very properly, the most brilliant of them all. Its style is a wedding of romance and humor in Mr. Chambers' best vein.

These two announcements take up almost all the space that we allow ourselves for this brief talk about the next number. We should like to tell you at some length about the new Batty Logan story, Enter the Duke — about Mr. Corbin's article on Princeton in his series, Which College for the Boy? But that's impossible, just now, and so we only save a few lines to say that one of the most important features of the coming number will be a remarkable paper by Bailey Millard on that too familiar, and yet ever unsolved, puzzle, the business man, be he clerk or employer, whom the law detects in a criminal action; and on the problem of what lies before him when he has paid in prison the penalty which the law demands.

UNTIL OCTOBER 1

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Representing

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During June and July we engaged several hundred young men to represent THE SATURDAY EVENING POST and THE LADIES' HOME JOURNAL — to look after our renewals and to send new business. For this work we paid a regular weekly salary and extra commissions. We feel so well satisfied with the result that we shall engage 300 more young men to take up the same work in August and September.

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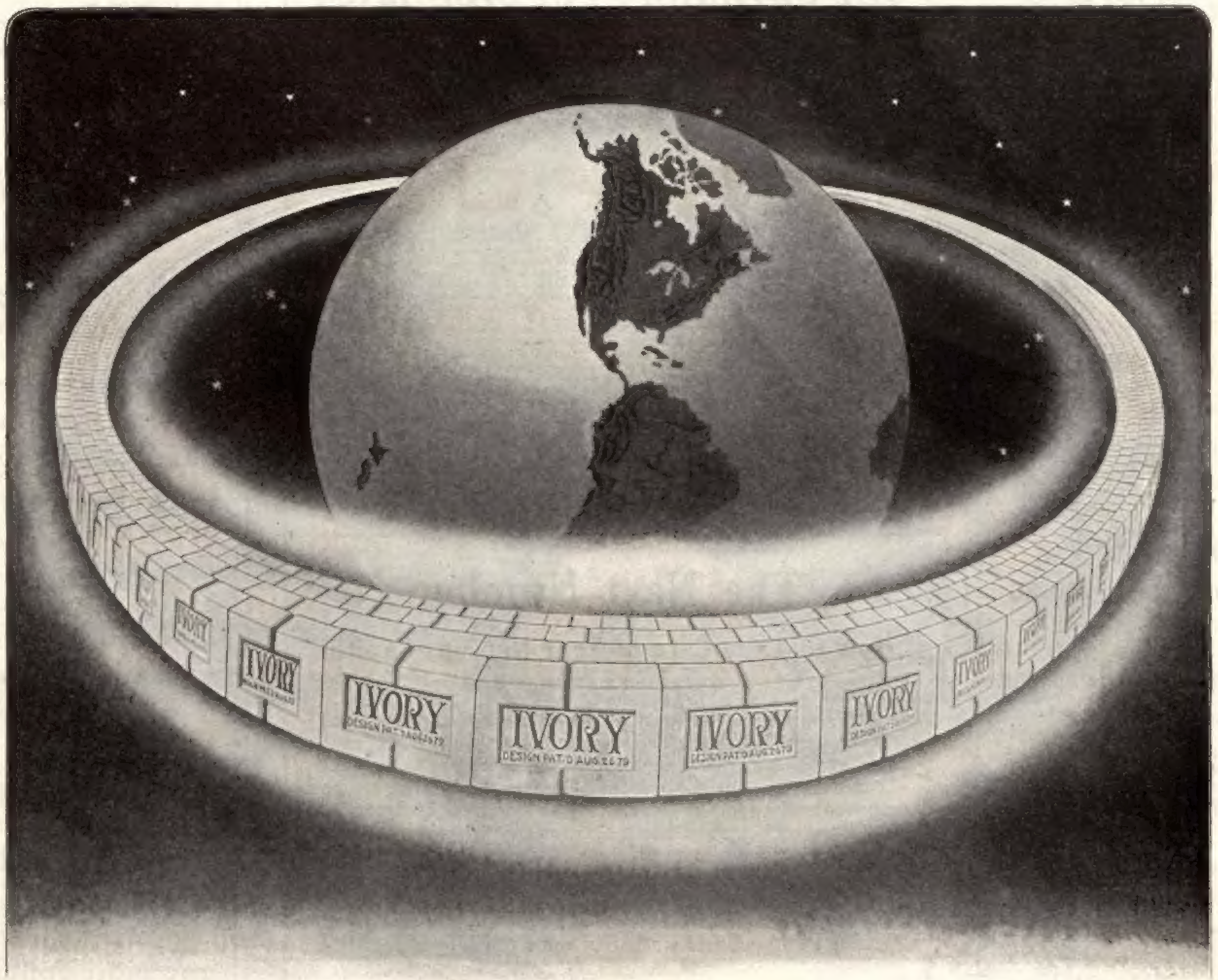

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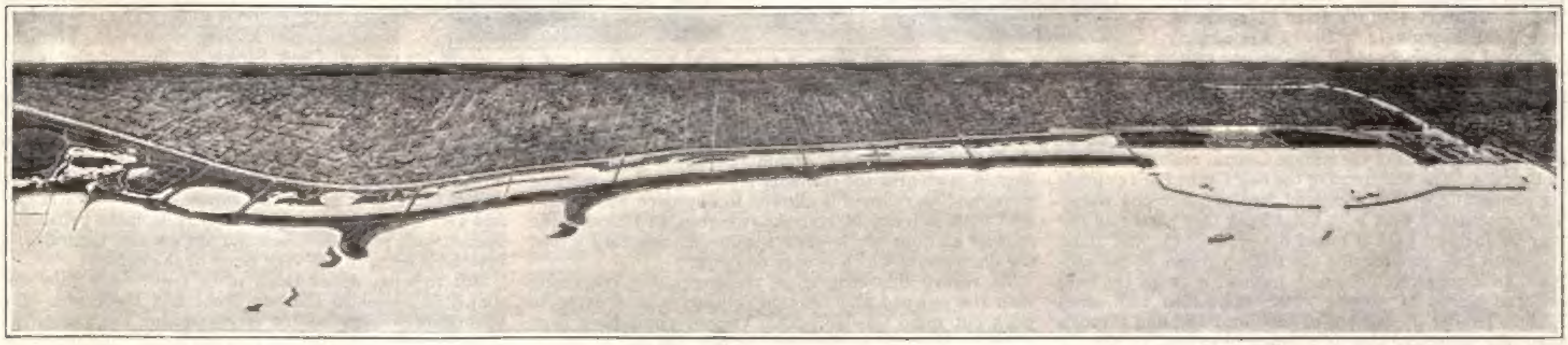
REBUILDING OUR CITIES



The Transformation of Chicago

BY ERNEST POOLE

FROM the roof of a seventeen-story building I looked down over the parapet into grim, gigantic chaos. Above, the smoke held undisputed sway: smoke, brown and white and bluish and dingy gray; smoke rising sluggish from squat, round, iron chimneys and shooting from pipes; smoke moving in slow, steady clouds, whirling in eddies around the tall buildings above, or swooping into the cañons between; while, from way off in the south and the west, out of the background, loomed more clusters and rows of shadowy factory towers. But beneath it all, as in the June air, hot, pregnant and heavy charged, you felt that a change was coming; so, in the dark panorama below, crude and titanic, restless, forging on with a voice like muffled thunder, you had the same feeling of some prodigious future hidden under the pall.

I walked to the other side and looked over the parapet, eastward. Here, stretching away in great meadows of blue, from harbor to horizon, and for miles on either hand, lay the waters of the lake—all refreshing and cool and serene. Close in shore moved the gay little launches and yachts and the stout, bustling tugs; farther out the huge freighters steamed slowly up the lake; here and there black, hurrying squalls made water-fields dotted by white caps; the winds and the clouds and the sun added vivid purples and greens, and far off on the southern horizon, through a shower misty and light, arose the exquisite tints of a rainbow.

To restore this lake of promise to the two million men, women and children who live back under the smoke-clouds, to clear away, little by little, the grime and the soot, to quiet the clang and the deafening clatter, slowly to take hold of the city, to curb and control its haphazard crowding and spreading, bringing health and beauty and dignity into a new conscious growth—here is a dream indeed. A bright-hued vision, to be classed with all other beautiful social dreams for the future—so it will seem to the average hardworking man, who has little time for looking about him. But let him only find the time, and already he may see in every great city the signs of deep vital changes—the beginnings of dreams coming true.

So here is no sudden spontaneous plan, but a slow and natural growth, impelled by widely different social powers, led on, step by step, by all kinds of groups of men, the city over. Much has already been accomplished. Masterly tireless minds have for years been deep in the working out of separate parts of the vision. And it is not to conceive a brand-new plan of his own, but simply to give to the whole subconscious growth the fresh inspiration of one mighty harmonious picture, a goal toward which to strive, that Daniel Burnham, the greatest civic builder of them all, has now given his mind to the movement. Already the fresh impulse begins to be felt; already thousands of practical men are beginning to see and believe. For they all remember his other bold dream, its result winning fame through the civilized world—the Great White City of 1893.

More and more of the business men are giving their hearty support. The Merchants' Club took it up one year ago, and in true American fashion commissioned Architect Burnham to make of the vision a workable plan. Meanwhile, the Merchants' Club and Commercial Club have combined, taking the name of the latter, and it is with the constant advice and support of the new Commercial Club that the work is now swiftly progressing. At a cost of from fifty to one hundred thousand dollars, a comprehensive plan is to be drafted and published, with complete illustrations, and maps, and plaster models.

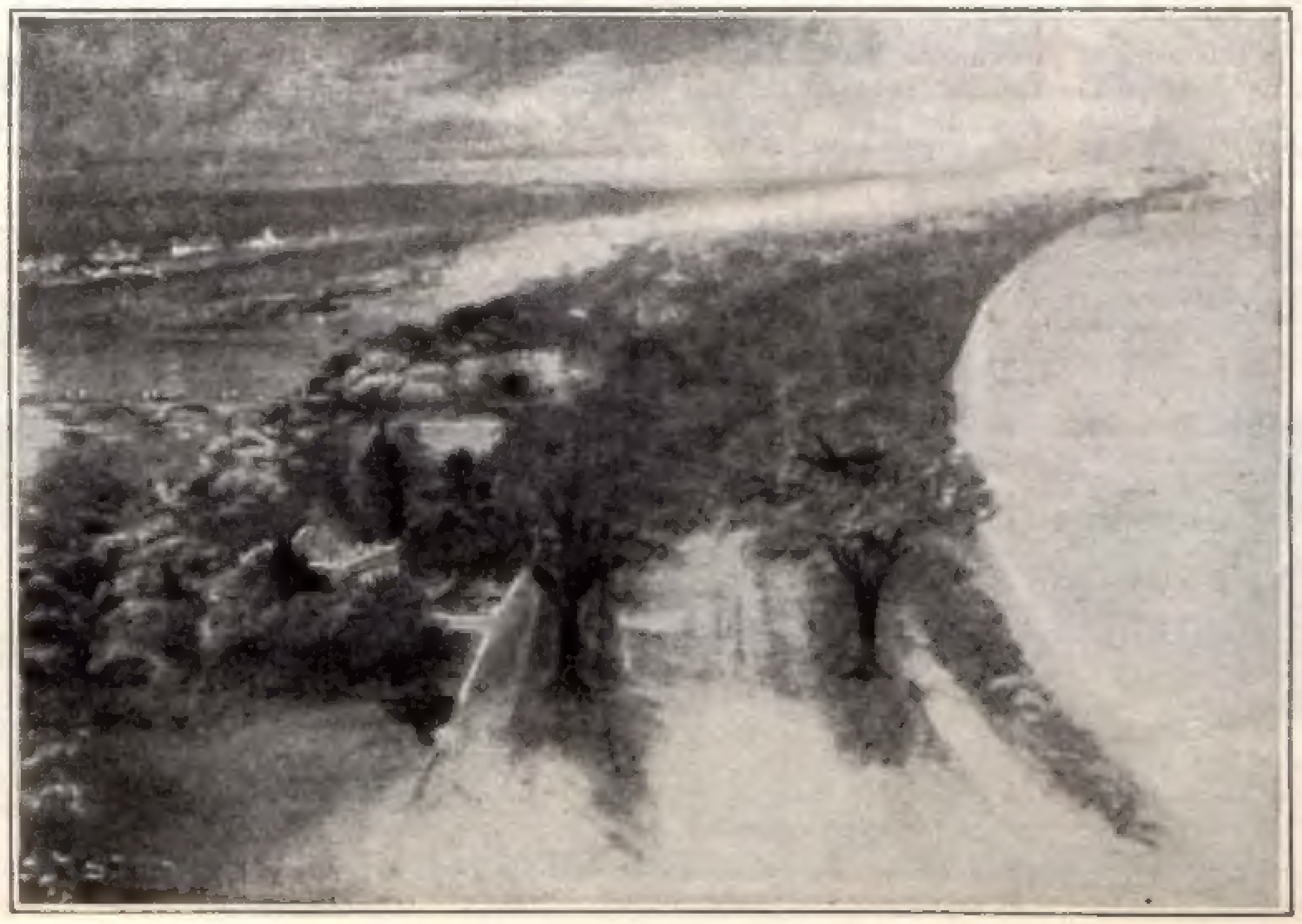
"We hope," say those in charge, "that the plan may appeal so strongly to the public that it will be adopted as a program for future public improvements, not with the expectation that it can be carried out in one year, or even ten years; but with the object in view of having a plan toward which all future public expenditures and legislation may be systematically and intelligently directed."

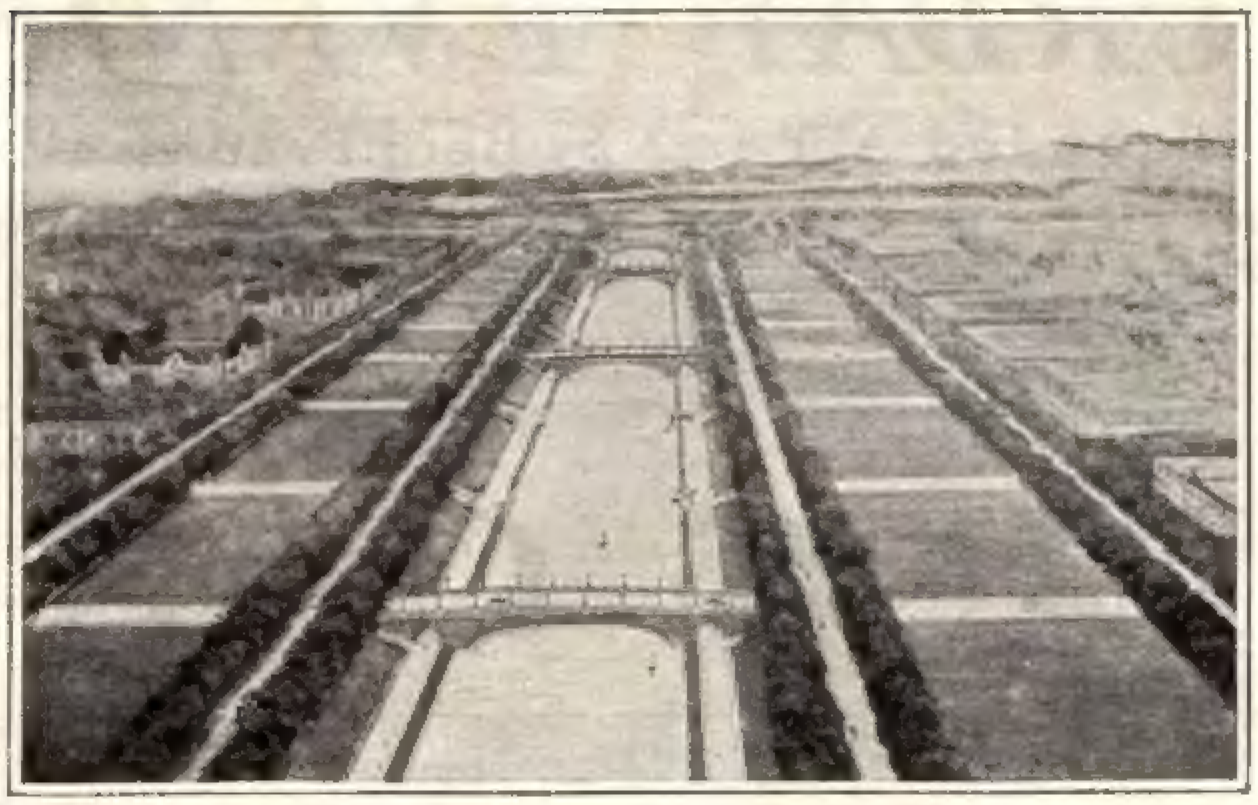
It is rumored that, later in the work, certain famous builders are to be invited as consultants from New York and Paris, Berlin and Budapest. Meanwhile, Mr. Burnham has constructed on the top of the Railway Exchange Building, seventeen stories high, two large, airy rooms, where the draftsmen are already hard at work.

From here, looking down, you may see, for about one mile north to the Lake Shore Drive, and some six miles south to Jackson Park, a long, broken line of factories, tracks and warehouses. To bridge this gap and make the whole twenty miles into meadows, lagoons and driveways, with the line of blue beyond—this is the first and the more immediate part of the plan. And the South Park Board has already made a beginning.

Straight below, east of Michigan Boulevard, lies Grant Park, a narrow strip of green, nearly a mile in length, with the Art Institute near its centre. From the Boulevard below you see only this narrow strip, with the sunken tracks of the Illinois Central beyond. But, looking down from above, there appears beyond the tracks a vast rectangular tract, reaching for over a thousand feet out into the lake—an ugly, mottled surface of all kinds and colors of earth, in mounds and hillocks and pools, with scores of tiny dump-wagons still filling in, with gangs of men, here and there, engaged in the leveling process. To the right they have left an immense depression, the chosen site for the Field Museum of Natural History. As planned by Mr. Burnham, this is to be a four-story structure, 705 feet long by 330 feet wide, to cost something over four millions and take four years in the building. To the other side of the Art Institute is the site for the new library. If this be secured, then the three great homes of literature, science and art will rise embowered in trees and shrubs and flowers, with the fresh blue water behind—an imposing civic garden in the very heart of the lake front!

Two steps remain. The first, to connect Grant Park with the Lake Shore Drive. For nearly a year one of the Club's three sub-committees has been at work on this problem, and the enabling legislation has already been secured. Two acts empower the two Park boards to issue bonds, provided the people vote their approval, and two other acts authorize the city to empower a Park board or boards to construct and





operate a connecting boulevard over the river. A dozen plans have been drafted and are now being carefully studied. From an outsider's point of view, the most striking of them all is this:

Grant Park is to be flanked on the west by Michigan Boulevard, on the east by an outer lake driveway. The plan is to bring the two drives together in a great plaza on the north; to clear away the three blocks of buildings remaining between that point and the river, the boulevard rising gradually from the plaza, crossing the river somewhat east of the present Rush Street bridge on a new bridge, so built as to be raised for the passage of larger craft; across the river, to clear away more buildings, and so bring the boulevard down to a second plaza at Indiana Street; from there along Lincoln Park Boulevard, to connect with the Lake Shore Drive, which the Lincoln Park Board has already increased to such splendid proportions, with its inner drive, its generous stretches of lawn and its outer esplanade. This leads into Lincoln Park and the driveways that extend for miles and miles beyond.

To the south, from Grant to Jackson Park, for about six miles the tracks of the Illinois Central make the border of the lake. The south end of the new Grant Park extends for something over a thousand feet out into the water. The committee's plan is to build from that corner all the way to Jackson Park a broad outer parkway, and along the shore line, just outside the sunken tracks of the railroad, an inner stretch of green, leaving, between the two, an open lagoon of varying width, diversified with small islands, joining the lagoons of Jackson Park, and through them the waterway that is planned to extend up the old Midway Plaisance to Washington Park on the west. Of such a scheme the possibilities are tremendous. A six-mile course for boat races, the banks crowded and gay with spectators; far more important to the great mass of the people, hundreds of pleasure craft of all kinds and sizes, launches and sailboats, rowboats and canoes. And on the outer parkway—which, in places, will widen to gardens and meadows—huge ball fields, casinos with music on hot summer nights, pleasure piers extending out into the lake, and long bathing beaches equipped with free dressing-booths and pavilions.

Twenty Miles of Playground

FOR this, too, the beginning has been made. For the outer parkway, through the work of the Club's second sub-committee, the South Park Board has been empowered to purchase riparian rights; a sum of $300,000 will suffice for the initial protection by piling; the subway and dredging companies offer gratis sufficient earth and clay to fill in an area of seventeen acres a year to a depth of twenty feet, and, as subway plans progress, it seems likely that at least double this amount will be available. By the end of the summer, it is hoped, the work of piling will be well under way. Already, far to the south, in Jackson Park and beyond, are two bathing beaches fully equipped, a casino built on the edge of the lake, a broad pier stretching out into the water, and not far away a summer place of rest for sick children. The rowboats and sailboats and launches are swiftly increasing in number.

Develop all this, make the whole twenty miles from north to south one long, green commons for rest and play and refreshment, and that part of the problem will be solved—the lake restored to the people.

Let it not be imagined, however, that in this work of beauty hard-headed Chicago will forget its commercial advantage. Closely connected with the lake front plan is a scheme for new, solid, outer breakwaters to form a harbor of ample proportions, and so to preserve and increase the city's lake commerce.

The average reader, after running his eye over this tempting vision, will ask a question something like this: Even when the lake front is ready, how will easy access be given to the mass of the people who work and live in the west, with from one to five miles between them and the lake?

This brings in the whole intricate question upon which all kinds of civic organizations have long been at work. The Commercial Club's committee has found the general plan of the city's growth so involved in this problem that a third sub-committee has been appointed to make a long, careful study of the city's circulation and traffic.

"The business centres," reports this committee, "of Paris, St. Petersburg, London, Berlin and Vienna are located in an area the diameter of which is three miles or more, and no railroad is allowed to approach within that area with a terminal station; whereas, in Chicago, the railway stations are located within an imaginary circle, the diameter of which is only one mile."

To relieve this congestion, the committee, conferring with the railroad and traction companies, is striving to work out some feasible plan. Various plans have been offered. The city of Cleveland is carrying out, at an expense of about twenty millions, a scheme for grouping its railway terminals about one grand new square. But, for Chicago, the most seemingly practical plan so far presented is to establish all the terminals permanently on one wide circuit, extending around the downtown district; the trains to come in by electric power on two, or even three, levels, as in the reconstructed Grand Central Station in New York. Thence passengers may step directly into subways.

An immense subway system is being considered. This is to make all street railways, as they approach the downtown district, sink below the surface; some to one level and some to two levels under ground, thus avoiding grade crossings, and passing directly through instead of doubling back in loops—the old scheme that has caused so much jamming. So, by doubling the street-railway capacity, and, at the same time, clearing the cars from the streets above, the congestion of passenger traffic in the rush morning and evening hours may be vastly relieved; while the heavy team traffic that at present blocks the streets will be further diminished by the freight-subway system, which has already been completed, on a level so far under ground that it need not interfere with a two-level passenger subway.

A scheme of this kind may also include, on the surface, the establishing of great circuit boulevards, into which will be gathered and from which will be distributed the traffic to every section of the city; and, in addition, the development and widening of diagonal arteries, which have proved of such value to the circulation of great cities the world over.

In some such way as this it is hoped that in time a scheme may be evolved which will help to clear the way for swift and comfortable communication between the downtown district and all the outlying parts of the city, and also between the vast living quarters and the parks along the lake. This latter part of the problem may be solved, not only by the new boulevards and perfected traction system, but also (to quote Mr. Burnham) "by a system of canals, following the idea already in mind of the waterway in the Midway Plaisance . . . thus evolving with the river, the drainage canal and the outer waterways, complete circuits in smooth water for pleasure trips of great extent."

This old river has been immensely improved by the drainage canal since the years when I knew it well. And now the suggestion is made that the rotten wooden piles and wharves which line its banks be all torn out and replaced by granite-lined embankments—a scheme declared to be practicable by no less an authority than the Drainage Board's chief engineer. If carried out, it may not only alter the river's appearance, but vastly improve its dockage facilities.

For the heart of the downtown district, still another suggestion is made. The new County Building is now nearing completion. Fronting east on Clark Street, it fills half the block. The other half, fronting on La Salle, is occupied by the old City Hall, and it is planned to replace this hall by a splendid structure to match the new County Building behind it. In this connection the Commercial Club's committee suggests that the city buy and tear down half the block west of La Salle and half the block east of Clark, and, in the two vacant spaces thus left east and west of the new county and city halls, make two sunny plazas, with room for trees and shrubs and fountains, a breathing space in the very heart of the cañons!

But to what do all these plans tend? Are they not simply to embellish the lake front and the centre—the huge show-window of the city—pushing the grime, the smoke and the noise farther into the factory and tenement sections? Questions like these have come again and again from all quarters. In reply, the committee has made this statement:

"The plan of Chicago which the Commercial Club aims eventually to present does not confine itself to any one section of the city. It is a plan for all Chicago. There is no disposition to limit the scope of the plan to the lake front or to the north and south sides. The territory lying west of the river and far to the north and south is as closely under consideration as the lake front or the downtown district. . . . The plan was never intended to indicate merely those lines along which the city can be beautified. Its scope is broader than this. It aims to show how Chicago can be made a better place to live in, not only from the standpoint of civic beauty, but also from the more practical standpoints of commercial advantage, of health, comfort and convenience."

Exeunt Smoke and Noise

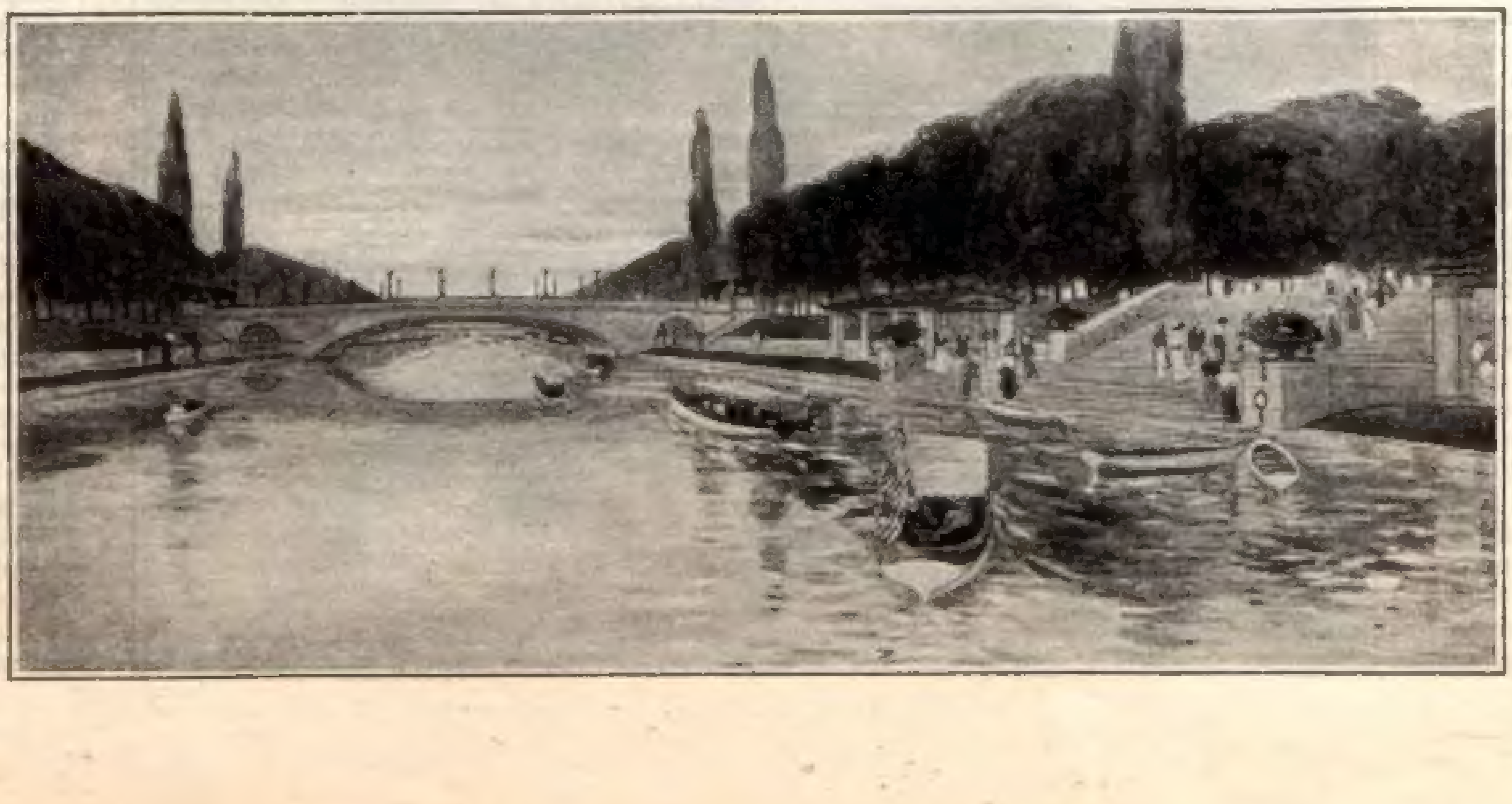
AS TO the smoke and the noise, it is urged that the substitution of electricity for steam in the railroads entering the city, and, together with this, the concentrating of terminals, the sinking of roadways and the partial covering of tracks, will in time remove the greatest cause of both these evils. And in addition, a strong group of men, one of whom is on the Commercial Club's committee, are at work on plans to bring about, as has been done in other large cities, the consuming of the smoke instead of belching it, black and thick, from the chimneys. Any plans of this kind, if effective, would at the same time do away with most of the soot and the grime and the odors.

In general, I found everywhere the opinion that the problems of smoke and dirt and noise are all centred around that of congestion. Reduce the main evil and the smaller ones must also be diminished.

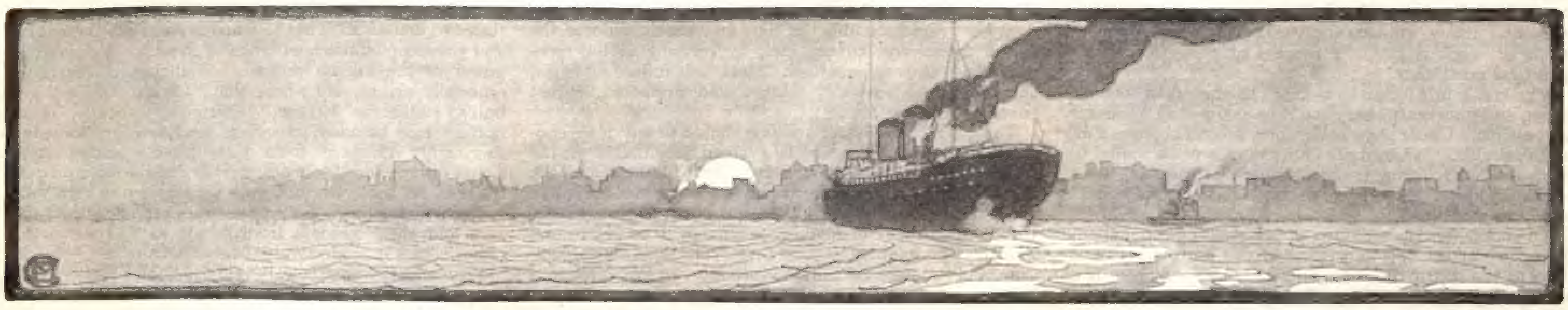
Of all the plans to relieve congestion, the most far-reaching is that of the outer park belt, a scheme whose proportions are stupendous, providing not only for Chicago as it is, but as it is to be in the future—possibly the largest city in the world. This plan was conceived some time ago; scores of able men threw their energies into the task of searching all its details and moulding it into a workable scheme, upon which a bill was drafted. And although this first attempt has not yet been carried to successful completion, there seems to be little doubt that, sooner or later, its purpose will be attained. In rough outline it is this:

A vast irregular belt of boulevards, parkways and

(Concluded on Page 30)



HOW TO KEEP WELL



LIFE IN THE HOT WEATHER

By Solomon Solis Cohen, M.D.

FOR those who can drop work during the hot months, leave the city and seek the sea, the mountain or the cooler country regions, the problem of the summer is not difficult of solution. Yet even these fortunate ones do not always escape the consequences of heedlessness. Frenzied travel is just as unwholesome as sticking at work—sometimes a little more so. Moreover, the drinking-water that one finds here, there and elsewhere is not always pure. Food is sometimes tainted or otherwise unfit for use. Excess in golf, tennis or baseball, in riding, boating, or even walking, may fatigue the muscles unduly, put too much strain upon the heart or cause overheating. If, being overheated, one proceeds to gulp hastily a large quantity of cold fluid—especially ice-water—the result is very likely to be a severe disturbance of the stomach and bowels. At fashionable resorts guests often eat too much and drink too much, or eat or drink unsuitable things, so that, even putting aside any question of infection or putrefaction, severe digestive disturbances or even outbreaks of gout or half-gout may be caused. Certain it is that the physicians who practice at these resorts are very busy most of the time. Still, it requires only ordinary common-sense and every-day prudence to keep well during the summer under favorable environment.

When one has to keep at work, whether in the city or in the country, additional care is needed.

Two Kinds of Sunstroke

IT IS unnecessary to dilate upon the risk incurred by exposing one's self to the direct rays of the sun for a prolonged period, especially during severe muscular exertion. Those whose occupation calls for no such exposure are not likely to seek it; those who cannot avoid it need no information as to its discomfort or danger. Cloths wetted with cold water kept about head and neck, straw hats with broad and drooping brim, green-lined umbrellas, if available, tend to minimize the danger of direct "sunstroke." There are two kinds of sunstroke or, to use the technical term, "insolation." These are "thermic fever," in which the stricken person exhibits a dry, burning skin and hard, bounding pulse; and "heat-exhaustion," in which the skin is cold and clammy, while the pulse is small and thready. In both forms there may be complete unconsciousness. In both it is necessary to get the patient quickly into a cool, airy and shady place; but whereas in thermic fever cold applications—ice rubs and "hosing" with cold water—are to be used, in "heat-exhaustion," on the contrary, warm drinks, stimulants and hot applications are necessary.

As regards general precautions against heat-illness, a writer who wished to be paradoxically epigrammatic might summarize it all by saying that to keep well during the hot weather it is only necessary—to keep cool.

Keep cool—he might say—physically, if possible; but keep cool mentally under all circumstances. Adopt a plan similar to that enjoined in the familiar Irish locution:

"Be aizy, be aizy; and if you can't be aizy, be as aizy as you can."

In helping one to keep as cool as he can, at home or abroad, next to mental equanimity comes cold water; but not ice-water. Water is to be used freely, externally and internally.

Drinking-water, when not from a source of known purity, should be filtered, boiled and shaken up in a half-filled, clean vessel for re-aëration. To cool water, or keep it cool, it should be placed in a covered, clean jar of glass or stone, which may be put in a cool place (a refrigerator, for example) or packed about with ice. Stone, earthenware or porcelain-lined water-coolers, with an ice-chamber separated from the water, are excellent.

When one has access to the comfort of the modern bathroom a cold shower-bath or spray, a cold plunge-bath or a cold sponge-bath, according to habit and convenience, may be taken upon arising in the morning. Some persons, and especially those past middle life, are constitutionally unable to bear cold water at once on rising, even in the warm weather. Such persons may begin with tepid water and follow it with the cold application.

When overheated one should never plunge immediately into a cold bath. The face, hands and wrists may be sponged with cold water, after which the body may be sponged with tepid water, and then the cold shower or cold immersion bath may be taken.

Similar caution is necessary regarding sea-bathing or swimming in river, lake or pond.

It is never well to enter the water when overheated. Neither should one "cool off" entirely, as the cold water acting on a cold surface may withdraw too much of the body-heat. A short rest, to moderate the perspiration, preliminary cooling of hands and head, and preliminary exposure of the feet to the hot sand or the sunshine, will often prevent chilling, cramp or other accident. One advantage of diving over other methods of entering the water is that the head is cooled before the trunk and the feet. If diving be impracticable, the head and face should be wetted thoroughly before wading or jumping into the water. One should not remain too long in the bathtub, the ocean or the natural or artificial swimming-pool. The colder the water the shorter should be the period of continuous immersion. An absolute measure of time for the duration of a bath cannot be given. Individuals vary, and the reaction of the individual is the ultimate test. Still, one need not follow too literally the experimental method of the nursery-maid who said she "didn't need no thermomyter for the baby's bath," because "if the water's too hot, he gits red and squirms, and, if it's too cold, he gits blue and shakes." The slightest inclination to shiver, the slightest bluing of the finger-nails, is an indication of too prolonged a stay in cold water. Generally speaking, from five to eight, at the utmost ten, minutes is the limit for a cold tub-bath. A bath in tepid water may be prolonged to fifteen or even twenty minutes if agreeable, provided there is no condition of ill-health that might render so long a stay in the water undesirable. There are such conditions sometimes: for example, a weakened or diseased heart may be helped by prolonged immersion of the body in warm or tepid water, but sometimes it is harmed. No one should attempt to decide this question for himself. The advice of the attending physician should be followed.

Exercise When in Bathing

A COLD sponge, shower or spray may last from one minute to two or three minutes, rarely for five minutes. The time is to be gauged by the reaction following the bath. Chilliness or shivering should not be caused, and the skin should be left pleasantly warm. When a hot or warm application precedes the cold one, the latter can be kept up longer than under other circumstances.

Exposure to cold water, whether by shower, spray, sponge or immersion in a bathtub, should be accompanied with some sort of muscular activity or friction of the surface, in order to keep up the circulation of blood and thus prevent external chilling with congestion of internal parts. Children should be rubbed briskly while in the bathtub and should be encouraged to romp in the water. Adults may move their limbs less actively or rub their bodies gently.

In swimming and sea-bathing there is necessarily the requisite physical activity. Invalids, and especially those whose hearts are weakened or damaged, should not, however, swim or take sea-baths except upon medical advice.

Exercise is often advisable, but what helps one may harm another; and guesswork is out of place. City-dwelling persons, unaccustomed to active life out-of-doors, should, at first, even when in good health, leave the water after five or six minutes; later, they may stay in the surf for eight or ten minutes. Those who react well and wish to prolong the sea-bath or the swim may emerge after eight or ten minutes to run—not too actively—upon the shore or to lie down and bask in the sun, perhaps to pile the warm sand over their bodies, after which they may go into the water again for another ten minutes or so. It is not well, however, even for young persons in good health, to remain in the water for more than fifteen or twenty or, at most, thirty minutes, all told. Children, weak persons and those past middle life should be still more careful.

On leaving the surf-bath the head should be washed with fresh water to get rid of the salt, which would otherwise injure the hair. The whole body should be thoroughly dried and rubbed with coarse towels.

If one has to stay at home, and a bathtub or a rubber tube and spray nozzle with a convenient spigot for its attachment is not available, a bucket or basin and a sponge may be used. With a bucket, a ladder and a sinker for the end of the rubber tube, a siphon-spray can be improvised; or the tube and spray-nozzle may be attached to the rubber bag or tin vessel of the ordinary household syringe. Under any circumstances the morning ablution of the entire body is indispensable. In addition, frequent ablutions of face and hands during the day and ablution of the body, say at four or five o'clock in the afternoon, will greatly promote comfort and lessen the chances of injury by heat. A tepid sponge or immersion bath, followed by a cold sponge, spray or shower, should be taken just before going to bed. After every external application of water the body should be rubbed and dried thoroughly—preferably with a bath-glove or bath-strap, and, finally, a Turkish towel. Those who walk or stand much should be especially careful of the feet. A little talcum powder or boric acid or a mixture of talcum, boric acid and starch may be applied over and between the toes, after bathing.

Baths for Everybody

THE public bathhouses introduced in New York City through the efforts of Dr. Simon Baruch, and since established in many other cities, are among the most excellent of our modern public health benefactions. The word "benefaction" is used rather than "charity," because it has been proved that where a moderate charge is made for the use of the bath the enterprise can, in a short while, be made self-sustaining. At the same time it is much easier to preserve discipline; and discipline is an absolute necessity in the conduct of such an establishment. Care is necessary to prevent the spread of contagious maladies, especially affections of the skin, as well as to guard against any and every form of disorder. All these necessities can be observed where a moderate charge is made, and the superintendent and matron, being sympathetic as well as orderly in mind, require the attendants to be respectful.

The Public Baths Association of Philadelphia, which has been awarded medals and diplomas by two International Expositions (Liège, Belgium, 1905; Milan, Italy, 1906), is a model institution. It maintains three bathhouses: a men's bathhouse and a women's bathhouse, on Gaskill Street, near Fourth, and a bathhouse on Wood Street, near Seventh, open to men and women at different hours. These "plants" have cost something over $60,000, contributed by a number of generous men and women, and from which no revenue is derived; but the running expenses are now nearly met by the receipts. The managers contemplate the erection of new bathhouses in various neighborhoods whenever the funds placed in their hands shall warrant such extensions.

Clothing for the hot months should be loose-fitting and, preferably, light in color as well as in texture. Vegetable fibre is usually better than wool or silk, although cool garments can be made of all these materials. On the whole, white linen is the best, both for men and women, but cotton is very good. In the city, however, for most men and many women, the wearing of white garments while at work is rather a counsel of perfection than a practical possibility.

The best fabric for underwear is a light mesh of cotton or linen, and undergarments should be changed as frequently as possible. Under some conditions, several changes a day are desirable. When daily changes cannot be made, the garments worn during the day should be turned inside out and hung up to "air" during the night. The same remarks apply to stockings.

Of course, all the windows of the sleeping-room should be open—at the top as well as at the bottom. Hot air rises to the top of the room and makes its exit best from an opening near the ceiling. The cooler air comes in below. Windows should be screened to keep out bats and insects. In a malarious region, if one is not sure that mosquitoes are sufficiently excluded by the screens, there should be a mosquito-netting around the bed.

Special care concerning eating and drinking is necessary during hot weather. Apart from the dangers of putrefaction and infection, many articles of food otherwise wholesome are unsuited for the summer dietary. Cereals, rice, cornstarch and junket and other milk foods are peculiarly appropriate. Flesh-food of all kinds should be reduced to a minimum. If one can be a vegetarian, with absolution as to fresh fish, milk and eggs, it is well. If not, red meat should not be eaten more than once a day, under any circumstances; once or twice a week is better. Poultry, if not of the cold-storage variety, is to be preferred to butchers' meat. Only cleanly butchers, poulterers and fishmongers should be patronized. This applies to the men themselves, as well as to their garments and their shops, to knives, scales, counters, blocks, wrapping-paper and all other details.

Housekeepers should assist the sanitary authorities in carrying out the laws requiring this cleanliness and forbidding the sale of stale fish, tainted meat, foul eggs, decayed vegetables and the like, and should enforce the use of fly-screens, covers, etc., by refusing to buy provisions not thus safeguarded. Meat, fish, indeed all foods, should also be carefully washed and protected against contamination at home.

The quantity of butter and fats should be cut down considerably. Shellfish should be avoided absolutely. At the seashore there is less danger from crab, lobster and the like than when the crustaceans have been carried some distance from the point of capture, but much disease is to be traced to this sort of food, even though it be not caused immediately upon eating. "Left-over" stuff, hash, sausage, and "messes" of all kinds are more or less dangerous in hot weather. Frequently "ptomaine poisoning" arises from cold boiled ham, or from boiled ham kept for some time and served fried. Cream puffs and the like, if not prepared with care from "strictly fresh" eggs and pure ingredients in general, and eaten within a short time after making, are very likely to cause poisoning. Cheese that has been kept for any length of time may likewise be dangerous. Fresh "cottage cheese," of known cleanliness and purity, is wholesome, palatable and nutritious.

Ice cream is refreshing and, if made in clean vessels from fresh milk and cream of known purity, with equal quality of fruit, flavor, and all other materials, is wholesome. But stale ice cream, "picnic" ice cream, ice cream carelessly handled or, like "hoky-poky," hawked about the streets, and frequently opened to flies and street-dust, is dangerous in many ways. The milk-poison, called by Doctor Vaughan "tyrotoxicon," is frequently found in impure ice cream—wherefore the newspapers tell us of whole families, Sunday-school excursions, and so forth, made ill by it. Also, it may contain disease-producing germs, just as in the case of contaminated, unpasteurized milk not frozen and flavored.

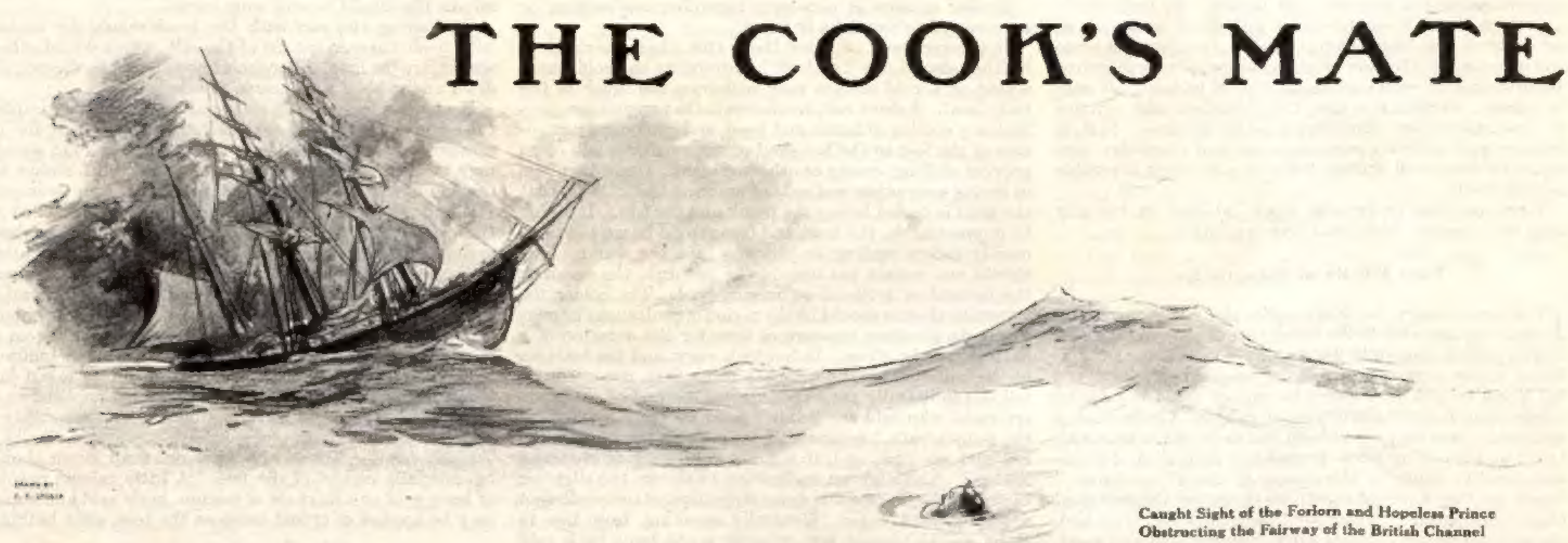
So, too, much of the candy and fruit sold on street-stands, or in uncleanly stores, is in prime condition to transmit infection. That so many persons eat these things and yet escape unharmed tends to show the high resisting power of the human animal. Well-cooked vegetables, especially greens, are wholesome. Certain edible leaves, bulbs, stalks—as lettuce, watercress, cabbage, celery, radish—may be taken uncooked, provided they have been thoroughly cleansed from dirt, insects and bacteria. Tomatoes, melons, peaches, berries, and fresh and juicy fruits of all kinds are not only palatable and refreshing, but also nutritious. Yet care is necessary as to their ripeness and their freedom from decay, as well as to their cleanliness. It is always best to pare fruit.

Fruit which cannot be pared should be cleansed carefully. A quick dip into scalding water (five to ten seconds) is advisable, and even grapes are but little altered by this procedure. Lemon-juice, orange-juice, and other acid fruit juices, diluted with water, and not too much sweetened, make a suitable drink, but the "lemonade," "orangeade" and "raspberry vinegar" of the street-vender are to be avoided. If not actually poisonous or contaminated, the stuff, the vessel containing it, the ladle and the glasses are all unclean.

Alcoholic beverages in general are best avoided during hot weather. Light beer, diluted claret and similar cool drinks, taken in moderation, are not, as a rule, harmful; but the temptation to take too much is always present. Ginger-ale, soda-water, and non-alcoholic, effervescing beverages in general are wholesome, in moderation. The flavors used for soda-water are sometimes objectionable, as are all sorts of medication in the water, whether this be

(Concluded on Page 31)

THE COOK'S MATE



Caught Sight of the Forlorn and Hopeless Prince Obstructing the Fairway of the British Channel

Prince Paul of Piffel and the Blokes of the Beedington Bark

BY MORLEY ROBERTS

HIS Serene Highness Prince Paul of Piffel-Piffingen was a very great man. He was naturally very handsome, and his daughters were very beautiful (or so the newspapers said, although the poor girls knew better), and he was strong, courageous, learned, upright, courteous and all the adjectives a loyal journalist can think of. He was also a fine all-round sportsman, and was perhaps called so because he shot all round everything he aimed at. For this reason the head jäger of Piffel-Piffingen always arranged for a good shot to be handy to the Prince. Thus the quarry fell every time and every one was satisfied. As he was an all-round sportsman, he was also a yachtsman and competed for all kinds of prizes, including those given by the Kaiser, and if he never got a prize it was not his fault. After all, he had bought a good yacht from a good builder, and had hired, from an excellent agency, an excellent English captain, to whom he paid excellent wages. He also did his best to prevent the English captain being nervous by never going on board the racing yacht Piffel when she was racing. He owed too much to his dynasty and to Piffel-Piffingen, and did not like to get his clothes wet. Let it not be thought for an instant that his Serenity was a coward. When he fought Tom Beasley and knocked him down, he proved he was no coward. Tom Beasley was the second best man in the port watch of the Beedington bark, which was sailing along nicely to the southeast of the Wight when the Piffel went out to stretch a new sort of sails and to show Cowes how to do it. It was fine weather, and the Season, when the Prince and his party went out into the Channel and sailed about all so fine and haughty. The ladies sat about in elegant dresses, cut as sweetly as a good gaff-topsail, and the gentlemen looked yachtsmen all over, in very nice peaked caps and clothes that were never made in Germany. The weather was delightful, though the skipper was given to looking at the glass, instead of drinking from one as the others did. The sea rippled with laughter, so to speak, or as Æschylus said, and what wind there was came from the nor'ard. It is true that over them were other thin, fleecy clouds which came up from the south, but the Prince, he looked at the sky with confidence, not to say contempt.

"It is a goot day," said his Serene Highness. He spoke English like a native of Oldenburg, and was very proud of his accent.

"You would never suzbect I was a Cherman," he was accustomed to say.

But Tom Beasley, then engaged in putting a new seizing on the footrope of the starboard yardarm of the fore-t'gall'n'-yard of the Beedington, afterward said:

"You bloomin' Dutchman, d'ye think I tho't you was a Henglishman?"

It is perhaps horrible to reflect that a man may be quite happy one moment and the next in utter despair. One may rise up rich and go to bed poor: get up healthy, to all appearance, and be at the mercy of doctors and surgeons by noon. One may (if a lady) have a gorgeous new hat and wig one moment and the next have both snatched from one's bald head by the clumsiness of some wretch who is carrying a basket on his shoulders. So we may be a Serene Highness one minute and "a bloomin' Dutchman" the next. It is awful to contemplate, and makes one nervous.

"I don't think the weather will last, your Highness," said his Highness' excellent English skipper.

What is the use of having an excellent English skipper if one doesn't put faith in him? It seems absurd, but on this particular and most fatal occasion, whether it were owing to the champagne or the whiskey and soda, or to the bright eyes of a fair-weather sailorwoman who said she doted on the sea, or whether it were owing to the action of some malignant sea-devil sitting on the gaff, the Prince paid no attention whatever to the captain or to his clothes, which, as a rule, he did not like to get wet.

"Boo, boo," said his Royal Highness. By this he meant "pooh, pooh," and as such the skipper understood it. He withdrew with a salute, and when he was some distance away he said:

"All right, my cock-eyed rooster, but maybe you won't like it in two twos!"

It"is awful to think what one's butler may say of one in the nearest private bar, and horrid to think that a real live Prince may be called "a cock-eyed rooster" by a vulgar sea captain. Nobody ever said the Prince was cock-eyed, and if his photographs were always taken in profile, why, every one knows that the Piffel-Piffingens have very good royal profiles, with excellent royal noses.

"All right, my cock-eyed rooster," said the captain. "I've a jolly good notion that we're goin' to have a sudden southerly buster, and I hope you'll like it."

He looked inside the companion and took a squint at the glass. It was falling rapidly. So was the Prince's glass, for he emptied its contents down his throat.

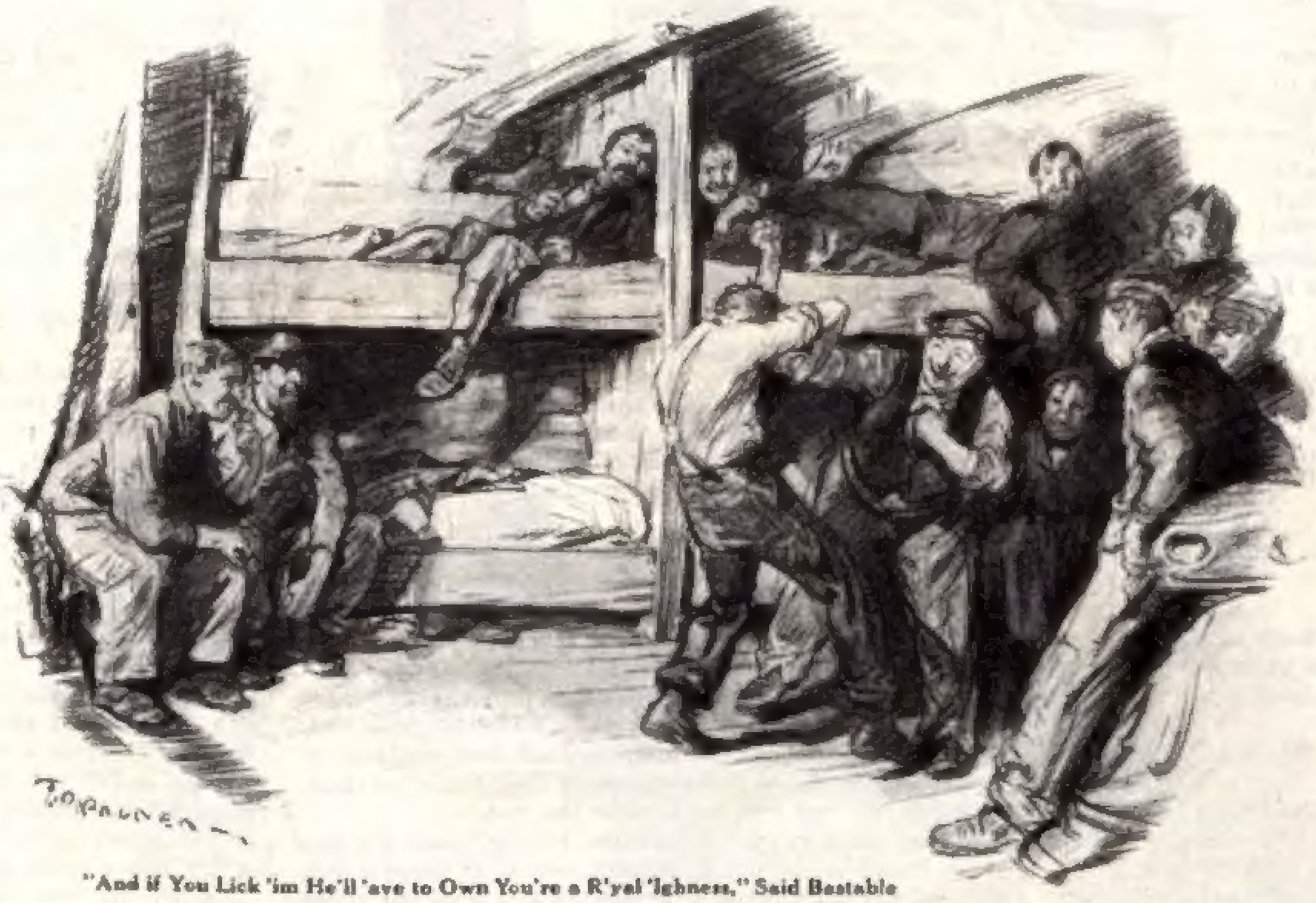
"What do those clouds in the south mean?" asked the lady who doted on the sea.

"Nudding, nudding; de wint is in de nord," said the Prince, who was as bold as brass, and felt like a pirate for courage and a pilot for knowledge.

"I gould almos' zing a zea zong," said his Serene Highness. Tom Beasley was singing at that very moment, in a low voice, on the fore-t'gall'n'-yard, about "'is rorty, carroty Sal, 'oo kems from W'itechapal," and when he had finished it he stopped and looked up to windward.

"'Oly sailor!" said Tom Beasley; "it'll be ''Ands shorten sail' in the tickin' of a watch, and there'll be a change of wind by which we'll be took aback if the old man don't watch out."

For Tom Beasley and the skipper of the Piffel knew weather when they saw it. So did the skipper of the bark Beedington, and the second mate, who was on deck while Beasley was still singing. The second mate threw the coils of the halliards down on deck clear for running, while the "old man" stood on the weather side of the poop and squinted to windward.



"And if You Lick 'im He'll 'ave to Own You're a R'yal 'Ighness," Said Bastable

On board the Piffel they did much the same thing, and every one who knew B from a bull's foot, which is an easy thing to know, said there'd be a shine in two shakes of a lamb's tail, and there can't be anything much quicker than that.

Tom Beasley put his knife into his belt, the seizing stuff into his pocket and came in off the fore-t'gall'n'-yard. As he had hold of the t'gall'n' rigging he looked out to windward and from his high point of vantage saw what the skipper on deck was looking for.

"On deck there," sang out Tom Beasley in a great hurry.

"Hullo?" roared the second mate in the voice of a thorough seaman—that is to say, he had a voice which was a cross between the bellow of a bull and a clap of thunder.

"There's a line o' white water to the south'ard comin' down to us like billy-o, sir," said Beasley, as he proceeded to swing himself down on deck as fast as he could go.

In two minutes the crew of the Beedington couldn't hear themselves speak. They let go the halliards by the run, and, while they still had the northerly breeze, put the helm down. She was promptly taken aback, of course, but the next minute the southerly buster had hold of her and very nearly put the sticks over the side before she began to move before it. The gear clattered, blocks banged, the sails flapped, and as the men screamed to each other, while they hauled on the buntlines and leechlines, the second mate and the mate, who had come on deck in his pajamas, roared in chorus to the anxious piping solo of the old skipper on the poop. When everything is let go by the run and everything is to be done at once in a big squall there is the devil to pay and no pitch hot, as may easily be imagined. But they might have congratulated themselves that they had no ladies on board. The princely Piffel, then some miles to loo'ard of the bourgeois Beedington, had many of them, and as the squall struck her they squalled in reply.

Of course the Piffel was not taken by surprise. The high-priced skipper knew his business, and when he saw the southerly breeze he set about meeting it as if he had ordered it. Before the Prince could speak once or the ladies scream three times, the adequate crew of the Piffel had,all her flying kites off her and a reef in her mainsail. The men's feet pattered, and the mate talked like a nice Dutch uncle, and the skipper smiled as the Piffel altered her appearance with as much rapidity as a smart, wise woman in a sudden thunder-shower at Ascot. When the flying spray came over the dry decks of the yacht like a charge of shrapnel, and she lay over, though she was as close to the wind as she could lie (and she could lie as close as an expert), the ladies tumbled heels over head into the cabin and called for the steward and the stewardess in feeble tones. The lady who was the Prince's favorite and doted on the sea now doted on the land, and would have given the English Channel and the Atlantic Ocean for a square yard of mud in a Portsmouth slum. The Prince, who was said to dote on her, would have given her away gladly to be safe ashore, and, though he disliked getting his clothes wet, he would willingly have sacrificed his whole wardrobe to be out of the Piffel.

No sooner had he said this, or something like it, to himself than he *was* out of the Piffel. While the whole yacht's crowd, officers and men, were up to their eyes in work, the unlucky Prince staggered to his feet, slid with a squeal to the lee rail, grabbed at the wind-blown lee vang, missed it and went overboard. As all the ladies were squealing, no one paid any attention to his feeble efforts that way, and in less than a minute by the chronometer, the Piffel, which now stood up to the wind a little better, ran off a point or two and disappeared in the smother of the squall, with the Needles away to the nor'west of her.

The Prince was an all-round sportsman, as has been said—that is to say, he owned a yacht and could not sail her, just as he owned many guns and rifles and could not hit a barndoor or a hayrick with them. But as luck would have it, he could swim like a fat duck. He had small bones and a fine, adequate waist measurement, and as he never went to Marienbad until he was obliged, he was now at his biggest. He displaced a great deal of water, and floated almost as easily as an empty bottle. He kicked off his shoes, got rid of his loose jacket, and wondered how the deuce it was that a Serene Highness could get into such a pickle of salt water. He said in German, which indeed usually sounds as if those who spoke it had their heads in salt water, that he was a lost man. He cursed the Piffel, and the Royal Yacht Squadron, and Kiel, and his skipper, and his fate, and the lady who doted on the sea. It was certainly a melancholy situation, and most men would have come to the conclusion that a conclusion had come to them. To be asked to swim half the Channel without adequate preparations is as bad as tackling the whole of it with two tugs, a pilot and a doctor.

And in the mean time the Beedington bark, bound from London to Baltimore, came along under shortened canvas as fast as such an old tub could pelt.

It was not Tom Beasley, but Tom Beasley's mate (they were both foretopmen in the Beedington), who caught sight of the forlorn and hopeless Prince obstructing the fairway of the British Channel. Ben Bastable had splendid eyes, though they weren't pretty to look at. He could see as far without a glass as most people with them, and when the Beedington expected to make a landfall Bill sat for a whole day on the mainroyal-yard chewing tobacco and spitting well to leeward. When the Beedington came close to where the Piffel had left the Prince, Ben was on the foretopsail-yard taking a pull on some slack-tie rovings, for which a young and unskillful ordinary seaman, who was ordinarily a landsman but afraid of the police, was responsible.

"I see summat," said Bill; "summat floatin'! Looks like a bobbin' buoy adrift, or a pink and white porpoise! Or maybe it's a corp. No, it ain't! Blimy, it's alive—it's a man! On deck there!"

"Hullo," said Mr. Welsh, the second mate, "what's wrong now?"

"A man swimmin' right a'ead," roared Bill. There was a rush for the fo'c'sle head and the rail. All hands were still on deck.

"Keep your eye on him," said Mr. Welsh as he, too, bolted for the fo'c'sle head.

"There he is, poor josser; 'e's a gorner," said the crew.

"Stand by with bowlines from here aft," said Mr. Welsh. The mate came running. The old man knew what was going on and danced on the poop.

"Keep her up half a point, sir," said the second mate, "or we'll run him under."

"Luff a trifle," said the dancing skipper, and the man at the wheel luffed a bit.

And now the swimming man came back to them, or the old Beedington came up with him. He saw them and lifted an arm.

"Look out!" roared the second mate. He hove a bowline made on the end of the outer jib downhaul almost over the swimmer. He missed it and the men groaned. Then the mate in the lee fore-rigging, with his leg crooked around a shroud, hove another at him. This he grabbed, got it over him and came alongside. Tom Beasley, seeing this, jumped inside his own bowline and, yelling to his mates to lay hold of the other part of it, slipped into the main chains, and as the Beedington lay over he grabbed the Prince by the wrist and nearly hove him up clear of the water. Ben Bastable, who was now on deck, nipped into the chains like a good one and laid hold, too. In another minute a German lay on the deck insensible. The rip of the sea had taken his clothes away with it. He hadn't even the evidence of a crest or crown on a stitch of clothes to show that he was a Prince. At present he couldn't even offer evidence that he was a German. The only thing about him that stood in no need of evidence was that he was nicely nourished.

"Fat as a pig," said Bastable.

"Narrow squeak for the poor josser," said Beasley.

"That was pretty smart of you, Beasley," said Mr. Butt, the chief mate.

"Thanky, sir," said the pleased Beasley.

"I wasn't so sure that downhaul would ha' held him," said Butt. "It's pretty far gone."

"Not 'arf what this bloke is, sir," said Bastable to the mate. "It was you, sir, and Beasley as saved 'im. Look out 'e don't do you a bad turn, Tom. Saved men is known to be dangerous."

"Dry up and fetch him aft," said the mate. They took the man aft and dried him with a rough towel and shoved him into a bunk.

"Pore feller," said the skipper. He shoved a brandy bottle between the man's teeth, while the mate looked on. The brandy brought him to very quickly. The brandy on board the Beedington was of a quality to bring any one to who had any kind of reaction or reflex left in him. The Prince coughed violently and sat up.

"Vair am I?" he asked.

"Lie down," said the skipper authoritatively. He shoved him back again.

"Why, he's a German," said the mate, with a natural air of disappointment.

"It can't be helped, sir," said the steward with the bottle.

"What's the good of complainin' about that now?" asked the skipper. "It's our dooty to save him whatever sort of countryman 'e is. I wouldn't throw it in no poor sick man's teeth that he warn't an Englishman, never. Here, my man, 'ave some more brandy!"

The Prince sighed and opened his eyes. In another minute he became quite conscious of his surroundings. He even so far recovered himself as to refuse more brandy with every sign of abhorrence.

"I suspect he's a teetotaler," said the skipper gloomily.

"Oh, no, not that, surely. You might try beer, sir," said the mate.

But again the Prince sat up.

"Vair am I?" he asked with his eyes half closed.

"Board the bark Beedington," said the skipper. "We picked you up just now."

"I fell oferboard," said the Prince.

"Outer what?" asked the skipper.

"The yacht Piffel," replied the Prince.

"Ah, and was you the steward by any chance?" asked the old skipper.

"I own her, sir," said the Prince faintly.

The skipper shook his head and turned to the mate.

"*That* don't look like teetotalin', do it?" he inquired.

"Not it," said the mate; "that accounts for his fallin' overboard. And yet it don't quite tally with his refusin' good brandy."

"That's so, come to think of it," said the captain; "but what's he mean by sayin' he owns a yacht?"

He turned again to the Prince.

"You own a yacht called the Piffel, sonny, is that what you let on?" asked the skipper.

"Let on?" said the Prince, who didn't understand.

"Let on," repeated the skipper. "Do you allow you own a yacht?"

This use of the word allow, though common among seamen of the rougher order, was Greek to a German Prince.

"Some one allowed me to fall overboard," he said.

"Out o' your own yacht? You stick to that, that you own her, sonny?" said the skipper, scratching his head. "What's her tonnage?" he continued with an ugly leer.

"Her dunnage?" asked the Prince, still bewildered.

"No, tonnage, you Dutchman!" said the skipper.

"Well, I said dunnage, and I'm not a Dutchman; I'm a German," said the Prince.

"Tut, tut," replied the skipper crossly; "what's a German but a Dutchman? You ain't a dago, that's clear."

Nothing was clear to the Prince, but things gradually got clearer. He saw himself in a square and gloomy cabin lying in the under-bunk along with some bolts of canvas, a few tin cans and a cracked jug. The mate was in oil-skins and sea-boots: the skipper in a long oilcoat with a soiled red and white comforter around his neck. They both looked kind enough, but hardly of the class to which he was accustomed. He sat up.

"What are we to do with this lot?" asked the skipper of the mate. "What's a man to do with a bare German that lets on he owns a yacht and is picked up like this?"

The mate was a man with great decision of character.

"Make him cook's mate, sir," said he; "that's all the duffer's fit for."

"You'll put me ashore?" said the Prince, with a little glimmer of hope, as he gathered a blanket around him.

The skipper shook his head slowly.

"'Ark to him," said the skipper; "put 'im ashore with a bustin' fair wind down the Channel! Likely, ain't it?"

The Prince's jaw dropped.

"You won't?"

"When we pile the Beedington up, but not till then," said the skipper firmly.

"Bile her up?" asked the Prince.

"Get wrecked, my man," said the mate kindly.

"I'm—I'm a—a—Prince," said the unhappy man.

"D'ye know who I am?" asked the skipper tenderly.

"No," said the Prince.

"I'm the German Emperor, and this man 'ere is the Czar," said the skipper.

"You don't believe me, sir," said the Prince haughtily.

"That's a fact," said the skipper. "I don't. You've 'it it this time. Now I ax you, my man, is it a likely thing that we'd be bustin' along in a squall to the south'ard of the Wight and pick up a Prince?"

It wasn't likely, and the Prince knew it and groaned. The skipper nodded.

"Now, look 'ere, my man," he said, "don't you take on. I dessay you was a stooard and fell overboard and 'urt your 'ead and don't yet know what you are. We make allounces for you. We'll rig you out in a soot of clothes and put you to work, and when we get to Baltimore I dessay the German Consul will look after you."

"I protest against the dreedment!" said the Prince in great excitement. "I don't vant to go to Baldimore."

"Don't want, don't you?" said the skipper. "Well, there's better men than you goin' there, and, if you don't like it, there's the Channel open to you. I'm a kind-dispositioned man, as my officers and crew will testify, but I ain't to be ridden like the main-tack by any cock-eyed Dutch castaway that chooses to come aboard my ship."

"Better let the josser 'ave a snooze, sir," said the mate. "I dessay he'll be sensible after a watch below."

"You're right, Mr. Butt," said the captain. He turned again to the Prince.

"Now, you lie down and take a doss, and we'll fit you out with some sort of a rig, bimeby, and, I dessay, you'll be able to make yourself useful and forget all about bein' a Prince," he said firmly but kindly.

And with that he and the mate left the Prince to his reflections.

"A Prince, indeed," said the skipper contemptuously when he got on deck again; "a nice kind of Prince the queer fellow looks, don't he? Why, he ain't so much as got a diamond ring on, Mr. Butt."

"To be sure he hasn't, sir," said Mr. Butt.

"If I were a Prince I'd 'ave diamond rings on every finger," said the captain. "Nothin' becomes a 'and like diamonds. And I'd like a breastpin, too."

"How is the poor chap, sir?" asked Mr. Welsh, the second mate, when he was having dinner.

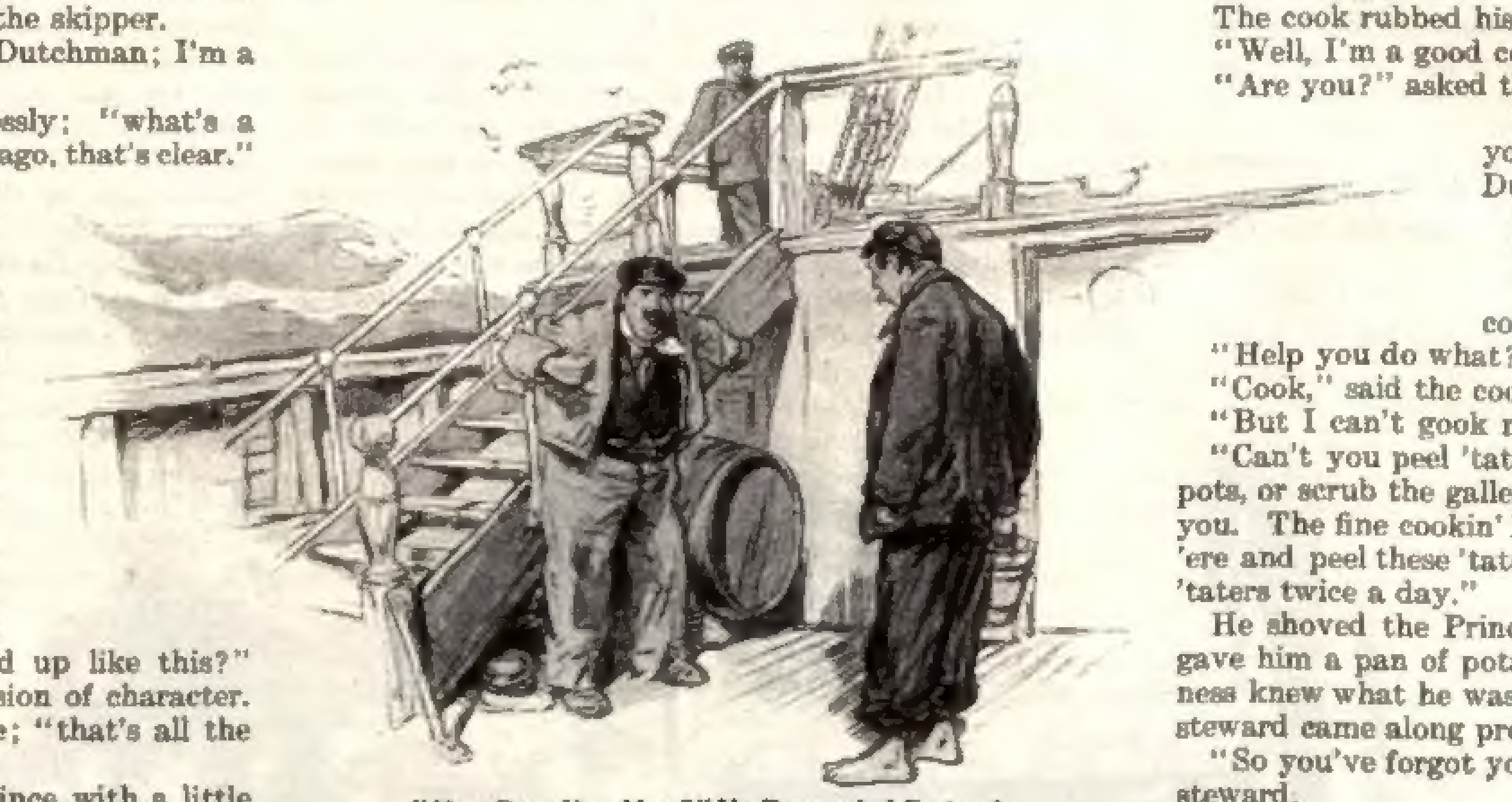
The skipper told him all about the Prince.

"But what shall I do with a cock-eyed josser that allows 'e's a Prince, Mr. Welsh?" he asked when he had done.

"Make him cook's mate, sir," said Mr. Welsh.

"That's 'ighly extraordinary, Mr. Welsh," said the captain; "for the same was Mr. Butt's idea. Between the two of you it's settled. Cook's mate it is!"

There was no slop chest on board the Beedington, but between the officers and the crowd for'ard they managed a rig out for "the queer fellow." It consisted of a singlet as stiff as a board, a blue shirt as thin as a shaving, a dungaree jumper and a patched pair of moleskin trousers belonging to one of the men who worked on shore as a bricklayer's laborer when he was sick of the sea. The skipper contributed a pair of sand-shoes, the mate threw in a belt, and Mr. Welsh an old Cape Horn cap with flaps for the ears. The steward took these duds in to the Prince and dropped them on the deck of the cabin.



"How Dare You, Man?" He Demanded Furiously

"Here, Dutchy, old man, rig yourself up in this lot," said the steward.

The unhappy Serene Highness felt anything but serene and lofty as he picked over this assortment of rags with a delicate finger.

"Himmel!" said his Highness; "and is it bossible dey means me to vear dese dings?"

Royalty has much to bear, but it is possible that there was no scion of a royal race that day who felt quite so bad. He picked the clothes up, one by one, and dropped them in disgust. Each one of them was worse than the other, and, if possible, the cap was worse than the rest.

"I loog like a ropper, a burklin' ropper," said the unhappy Prince as he put it on and peered at himself in a tiny and very dim glass over the broken washing apparatus, in which were several pounds of onions and an old toothbrush. "If a boliceman saw me now he would run me up and take me in!"

But he got into them at last and found his way out on the main-deck. As he hung on to the poop-ladder he was greeted by Tom Beasley.

"'Ullo, matey, what's o'clock with you now? Feel all right, my son? Lor' lummy, but you 'ad a narrer squeak of it," said Tom. And with that he slapped the Prince on the back. His Serene Highness drew himself up haughtily.

"How dare you, man?" he demanded furiously. And Beasley, who had meant well enough, was very cross.

"'Oo the blazes are you, any'ow, you measly mucker wot I 'elped to save? You don't look much, you cock-eyed Dutch galoot!" said poor Tom savagely.

The mate came to the break of the poop and prevented further developments.

"Now, then, Beasley, what's wrong now?"

Beasley pointed to the Prince.

"Didn't I 'elp to save this josser, sir?" he asked, foaming at the mouth.

"Of course, of course," said the mate.

"And now the sauerkraut lets on I mayn't so much as pass the time of day with 'im," said Beasley.

"If you helped to save me, I abologise," said the Prince, "and I will reward you handsomely."

"Reward thunder," growled Beasley; "you look like as if you could reward a cove! Mebbe you'll reward me by givin' me back that shirt of mine you're wearin'."

It was a distressing situation and the mate put a stop to it.

"Get on with your work, Beasley," he said sternly, "and leave the man alone. And send the cook aft."

Beasley went for'ard grumbling, and in another minute the cook came aft. He was a thin, long, melancholy food-spoiler, with a white beard and a lame leg. Any man not good enough to be a seaman is good enough to be a cook, as owners are well aware.

"This man will be your mate, cook," said Mr. Butt. "Set him to work at once."

The cook sniffed and looked at the Prince without speaking.

"What's wrong?" asked the mate.

"Oh, nothin', sir, nothin'," said the cook. "I was on'y thinkin'! Come along, Dutchy!"

And the Prince actually went. He had the very dimmest idea of what his fate was to be, and though the weather was now fine enough, with the sun shining, he felt anything but well.

"D'ye know anythin' about cookin', Dutchy?" asked the cook gloomily, when they got to the galley.

Now, the Prince thought he knew a great deal about cooking. There were few men better at ordering a dinner, considering that he was a German. His eyes lighted up.

"I know goot cookin', yes," he said almost cheerfully.

The cook rubbed his nose.

"Well, I'm a good cook," he said shortly.

"Are you?" asked the Prince, perhaps doubtfully.

"Very good," said the cook. "And you've got to 'elp me. D'ye savvy, Dutchy?"

The Prince shook his head.

"I don't understant."

"You've got to 'elp me," said the cook slowly.

"Help you do what?" asked the Prince.

"Cook," said the cook.

"But I can't gook mineself," said the helpless Prince.

"Can't you peel 'taters?" asked the cook. "Or clean pots, or scrub the galley deck? Cos if you can't, I'll larn you. The fine cookin' I does myself. Now, you set down 'ere and peel these 'taters. The old man will 'ave boiled 'taters twice a day."

He shoved the Prince down in a corner on a keg and gave him a pan of potatoes, and, before his Serene Highness knew what he was doing, he was peeling them. The steward came along presently and found him at it.

"So you've forgot you was a Prince, Dutchy?" said the steward.

"A wot?" asked the cook.

"'E actual 'ad the undiluted to tell the old man that 'e was a Prince, a R'yal 'Ighness," said the steward, gurgling. "Looks it, don't 'e?"

"The picksher," said the cook.

"D'ye stick to it, old chap?" asked the steward.

"Sdick to what?" asked the busy Prince.

"That you're a R'yal 'Ighness, a Prince?"

"Ja, yes," said the peeler of potatoes doggedly.

"Beats blue blazes, cook, don't it?" said the steward, shaking his head.

"Nothin' surprises me," replied the cook. "I've sailed with a cove that allowed he was a king and a prophet. One fine night he dumps 'is prophetic 'ighness overboard with an awful yell, that gives every soul on board cold prespiration. That's what'll 'appen 'ere."

"You don't say so?" asked the steward. "Is it safe to let 'im 'ave a knife, cook?"

"When my time comes I'm ready to go," said the cook gloomily. "Bein' a cook's no ketch: one might a'most as soon 'ave a 'tater-knife in one's 'eart. 'Owever, that one 'as no point."

And still the Prince peeled potatoes and pondered over the Piffel.

"I can't do nuttin'," said the Prince. "I shall have to go to Baldimore, and I do not know where Baldimore is. It is awful."

He wondered what the Princess, his wife, would say, and what kind of memorial service they would give him at Piffel, and whether they would make a nice monument at Piffelstein, where all his house were buried. He wondered very much whether his son would make a good mediatized Prince and behave himself better than his father. It would be a great disappointment to Fritz to get a telegram from Baltimore, thought the Prince. After all, it was something to be one. He knew that now, when he was a cook's mate. He had never quite realized what it was to be nobody and nothing, and poor and helpless. What a pity it was that he had not been able to keep on his clothes! They might have convinced that peculiar old man that he was somebody. He hadn't so much as a ring on his finger to dazzle the lover of diamonds with. He made up his mind never to go to sea again, or, if he did, he would wear a diamond ring and one with his royal signet on it. In such reflections, and in some highly disagreeable work connected with greasy pots, the time passed away till four bells in the first dog-watch, and supper was ready.

"You can 'ash along with me," said the cook, and though the Prince had never heard the word "hash" used as an active verb, meaning to take food, he was now sufficiently peckish to discover what the old cook meant.

"And vair shall I sleep?" he asked, as he chewed beef that made his jaws ache.

"There's a spare bunk or two in the fo'c'sle," said the cook. "When we've grubbed and washed up, I'll show you."

So, when the washing-up was over, the Prince went into the fo'c'sle with the cook and was introduced to all hands.

"Wotto, 'ere comes the Hemperor," said Ben Bastable benignantly, as the boy in the starboard watch and the ordinary seaman in the port watch gathered up the men's tin plates. The whole crew lighted their pipes and collected around the cook and the Prince.

"'E's the cove wot's goin' to reward me 'andsome for savin' 'is carkuss," said Tom Beasley. "Looks like the sort o' cove wot 'ud reward a man 'ansome, don't 'e, shipmates?"

"Give the cove a chance, Tom," urged Bastable. "He don't look a bad sort, for a Dutchman, though 'is starboard optic 'as a slew in it. Say, Dutchy, 'ow d'ye find yourself?"

The Prince was offered a seat on a chest by one of the men in the starboard watch, and he sat down. The fo'c'sle was such as one used to find thirty years ago in old wooden ships. It was right in the eyes of the Beedington, and was half filled up by the windlass. There were no doors to it, but only canvas screens aft. As the bark dived into the sea, little squirts of water came in through the plugged hawse-pipes. Cleanliness was not the chief point immediately visible, and it smelt intolerably to an unaccustomed nose.

"I do not know how I find myself," said the Prince. "It is a great surprise to me."

"Tell us 'ow you came to fall overboard," said the old chap on whose sea chest he was sitting.

"Yes, tell us," said Bastable; "but first tell us if it's true you let on to the old man that you was a Prince?"

"What guff!" said Beasley. But the others said he was to dry up and give the pore cove a show!

"Spit it out, Dutchy," they said encouragingly. "Did you reely stuff up the skipper wiv' the 'oly yarn as you was a Royal 'Ighness?"

Quite naturally the Prince found difficulties with these examples of the troublesome English language. And by now, having got over his anger with destiny and with those who could not see on inspection that he was of the noblest birth, he felt very modest. It is quite impossible for any Prince to feel haughty in such circumstances and such clothes. He was now sorry he had mentioned the fact that he was the head of the house of Piffel-Piffingen. Nevertheless, having told the truth, he was bound to stick to it.

"I *am* a Prince, gentlemen," said his Highness.

There was something in the way he said this which was curiously impressive. But Bastable rebuked him.

"No need to call hus gentlemen, old chap," he said.

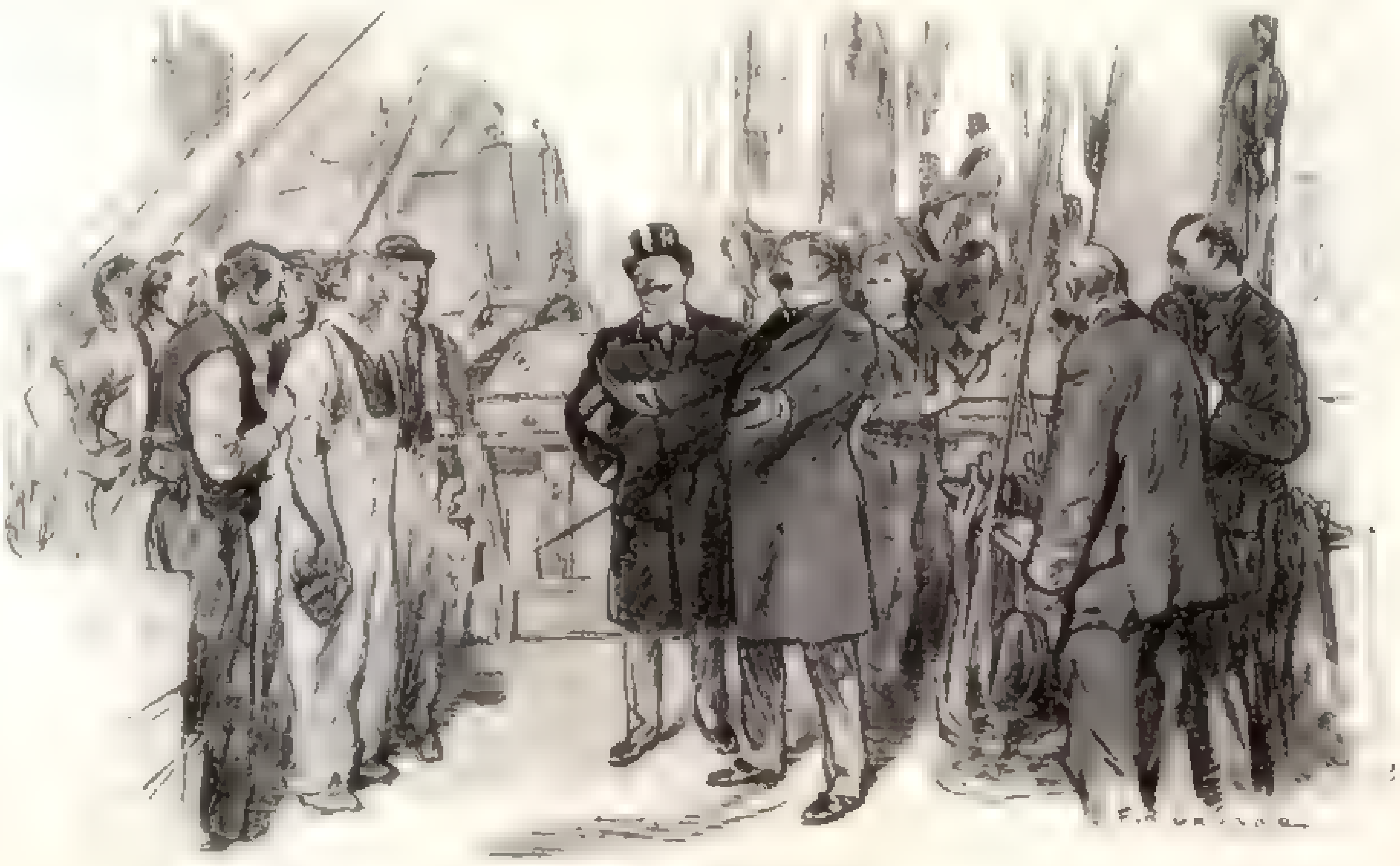
"What shall I call you, then?" asked the Prince.

Bastable reflected.

"Well, you can say 'mates' or 'shipmates' or 'blokes,' whichever you prefers," he replied. The Prince selected the last word offered him.

"Well, blokes," he said, "I fell oferboard from my yacht——"

"Listen to the guff of 'im," interjected the irrepressible Beasley. But no one paid any attention. They sucked at their pipes and stared at the Prince with fixed, round eyes.


And Said Joyfully, "Wotto, Blokes!"

"Oferboard from my yacht," went on the Prince, "ant, as I can schwim, I pooled off mein goat and poots, and I schwam till you fount me. Dot ish all, blokes."

"And a blame poor yarn, too," said Beasley, "and as thin a yarn as ever I heerd. For me, I don't take it in."

"I ain't so bally sure," said Bastable. "Mates, there's a look about this Dutchman which don't remind me none of no Dutchman as I've sailed with."

"Wot kind of a look?" asked some of the men.

"A kind of 'igh, proud look," said Bastable. "Wot a pity we ain't got another Dutchman on board as could talk 'is lingo. Don't you see the look I mean, mates?"

Fifteen pairs of inquisitive eyes searched the Prince all over.

"Put aside the hobvious matter of the cock-eye," said Bastable eagerly, "for that ain't a point. Why, a king might 'ave a cock-eye."

"Well, we don't see it," said the rest after a long attempt to see what Bastable saw. "And we never heerd of a king wiv a cock-eye."

This led to a long and almost interminable argument, as was only natural. But Bastable's *a priori* argument that there was no reason in the eternal nature of things that monarchs shouldn't squint was disposed of by a very large majority. The majority averred that what *might* be had no leg to stand on, seeing that none then present had ever heard of such a case. As the oldest hand on board put it, a man *might* have three eyes, but no one had ever seen a man with more than two. Bastable made up for the weakness of his logic by the strength of his voice, but he was overpowered at last, and he subsided. The fact that he had argued thus made him a friend of the Prince's, and he proceeded to take his side even against his own mate, Tom Beasley.

"'Ere's a pore, forlorn cove, a miserable Dutchman, picked up bare as my 'and in the middle of the Channel, and you get on to 'im like as if he was a soldier," said Ben angrily.

"Well," urged Tom, "when I slaps this same josser friendly on the back and axes 'im 'ow 'e was comin' up, he ups and says as 'aughty as may be, ' Ow dare you, man?'"

"So bein' that the queer fellow's a Prince 'e might well hobject to you layin' your tarry paw on 'im," said Ben.

"Then let 'im give me back my shirt," said Tom Beasley.

"I never tho't you was that mean, Tom," said his mate reproachfully. "But, if this pore josser will give it back, I'll give 'im my next to best one—there."

Beasley sniffed.

"Oh, hall right, I ain't axin' for the shirt. Hall I says is that when I 'its a cove friendly on the back he 'as no call to say: 'Take your dirty, tarry paw off of my Royal 'Ighness.'"

The others intervened.

"Accordin' to your own showin' the bloke never said them words," cried most of the starboard watch; "that was wot your own mate rightfully says. The bloke may be a Dutchman, but 'e seems to be'ave decent, and you've no call to smite 'im on the back and call 'im cock-eye."

"I never done so!" roared Beasley. "I'll fight any man as says I said that time 'e was cock-eyed. I says to the cove what's o'clock wiv you now, and 'e turns on me like as if 'e was skipper and I no more than what I am."

The old chap sniffed at this.

"Well, Beasley, there's no one sayin' nought to you, and you've a way of shovin' in your oar when you ain't asked to that's very annoyin'. I'm the oldest man on board, and I've a nat'ral right to say what I thinks regardless, and I says plain that I don't like some of your ways, and your ways ain't calculated to make this a 'appy ship. So now, Dutchy, don't you pay no attention to 'im, but tell us all about it. You ain't goin' to be put on 'ere."

The Prince understood as much of this as if they had been jawing in Greek or Chinese, but he felt that most of the men were on his side. The old fo'c'sle man gave him a pipe and some tobacco, and, in return, the Prince told them all about it—that is, he explained as well as he could how everything had happened, and, by so doing, converted the old chap into a supporter. The rest were doubtful and wavered. The talk was broken up by a call to trim the yards, and, when the men came back, it was eight bells. The Prince was shown a shelf which Bastable told him was his bunk, or pew, and he crawled into several ragged eleemosynary blankets, eked out with a portion of an old canvas boat-cover.

In the morning he had to some extent recovered his balance, which had naturally been upset. From Prince to cook's mate in a wooden bark is a big drop.

"Ant nopoddy really beliefs me," said the Prince sadly. Every one used to believe him, even when he said he was a thorough seaman—as he was wont to do when he was far from the sea, in Piffel-Piffingen.

However, there he was!

"Here I am, I am here, so," said the Prince; "and, when I get ashore, I will be goot to Bastable. I will him ein jäger make, and will him gif a nice uniform."

It was a splendid lookout for Bastable!

When the starboard watch were at breakfast Bastable was on deck at the wheel.

"'Ow does the German get on?" asked the old skipper.

"'E still lets on 'e's a Prince, sir," said Bastable.

The old man laughed. But Bastable didn't even smile.

"Beggin' your parding, sir," said Bastable, "but I'm 'alf inclined to believe the pore chap. 'E ain't like bany Dutchman I've ever sailed with."

"There's many sorts of Dutchmen," said the skipper, "and no sort no good."

"'Is 'ands is as soft as nothin', sir," urged Bastable.

"Lazy devil," said the skipper.

"And 'e's uncommon 'aughty, sir," said Ben.

"Stooards often is," said the skipper, and with that he walked to windward and closed the conversation. When Bastable was relieved at eight bells he went for'ard and told the Prince he'd been trying to help him.

"But it ain't no use, mate," he ended up with. "The 'old man' says as you're a stooard. You'll 'ave to wait till you gets to Baltimore. Wot'll you do then?"

"I will to the German Consul go," said the Prince as he washed up outside the galley.

"Consuls may be hall right to Princes," said Bastable doubtfully, "but they're very 'ard on sailormen. Will he believe you?"

"Belief me! Mein Gott, yes," said the Prince. The old cook put his head out of the galley.

"Less jaw, and more work, Dutchy," said the cook. "I'm wantin' you to get on to them 'taters. Can't you let the cove work, Ben? Ain't it your watch below?"

Before Ben went he had something to say.

"All right, doctor," he replied. "But I've just a thing to say to your mate."

"Say it and quit, then," grumbled the cook. So Ben laid hold of the Prince by his ragged coat.

"See here, Tom Beasley is my mate. I can lick him, and sometimes I do. 'E's an 'orrid cross-grained joker, and though he 'elped save you, the bloke 'as a down on you 'cause you're Dutch. Don't you be put on, matey."

"Put on?" asked the Prince.

"That's it, don't be put on," urged Ben. "You're big and strong, ain't you?"

"Very strong," said the Prince. Ben felt his arms.

"I never knew Princes 'ad muscle like that," he said with obvious admiration. "Why, I tho't it was mostly fat. But, if Tom gets on to you ag'in, you up and plug 'im, see?"

The Prince didn't see.

"Plug him?"

"Land the blighter on the jaw," said Ben.

"Eh?" asked the Prince.

Ben frowned.

"W'y, wot languidge do you speak? I say 'it 'im 'ard!" he cried.

"I understand," said the Prince. "I am to hit him hard. But will he not be very angry?"

"It's like enough," replied Ben. "But then you 'it 'im again."

"Ach, I see," said the Prince. "I am to hit him again."

"Of course," said Ben; "keep gettin' at 'im. With your weight you ought to down and out 'im in two twos."

The Prince considered what this meant, and tried to translate "down and out him in two twos." In German it did not seem to mean much. However, it was obvious that Ben was friendly and wished him to hit Tom Beasley, who was unfriendly.

"I understand," he said at last; "but when am I to do it?"

"When he gets on to you again," said Ben, who loved a row.

(Continued on Page 31)

THE ART OF HANDLING MEN

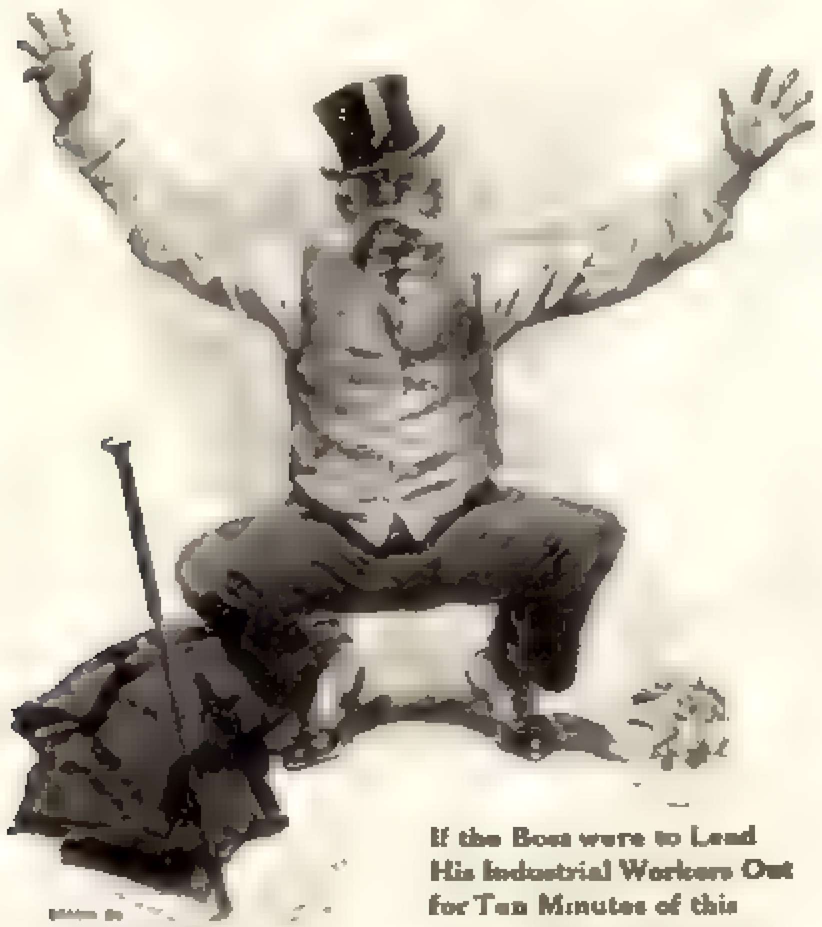
"A Way They Have in the Army"

BY JAMES H. COLLINS

THE oldest human organization in the world is the military.

What useful principles does it embody for the newest—the industrial?

When the two are brought together for comparison the first thought, perhaps, is that each is opposed to the other—that military system aims to suppress individuality and weld masses of men into a phalanx or legion, while the industrial seeks to develop personal initiative. There comes to mind, too, the ban of our Socialist friends on military system as "organized murder."



If the Boss were to Lead His Industrial Workers Out for Ten Minutes of this Sort of Thing Every Noon

The latter, however, is nullified by innumerable instances of modern troops acting as police, constructors, life-savers and civilizers. Many a man at the head of an inefficient industrial organization wishes, in his heart, that it could be depended upon to go out and kill something—anything. He realizes that it acts in concert only in the organized murder of time. As for military suppression of individuality, it isn't well to be cocksure about that. The military trend to-day is largely in the direction of more intelligent units—soldiers who can fight in extended order or alone. With the Japanese and German armies, just now accepted as the highest types, the soldier is subordinated to the machine. But the complex nature of modern weapons calls for more and more skill and initiative. The days of the press-gang and "food-for-powder" soldier are over.

An army of half a million men comes down to the same thing in the end—or rather the beginning. It must be recruited, and the recruit trained and linked with a small group on a basis of comradeship, and these corporals' squads must be welded into companies, and these into regiments, and so on. The brigade and army corps may move as a machine, but not unless its groups are properly built up and tempered. In this building process enters that element that army officers are forever discussing in many languages—discipline.

The military Gradgrind takes his disciplinary rules out of books, and sometimes succeeds in eliminating the personal element altogether. Fortunately, he is the exception. His command is usually conspicuous for a high percentage of desertions, and he eventually finds his way into the Quartermaster's department, handling supplies instead of men.

The capable disciplinarian's very first step in making soldiers out of recruits is one that carries its hint for the industrial world. In the physical sense, all sorts of men come from the recruiting offices. Each applicant accepted has the foundation for a good body, but is seldom getting the most out of it. Muscles are unevenly developed, digestion not up to the mark, carriage slovenly. So the army begins by building good animals.

The army setting-up drill is one of the best pick-me-ups going. No cocktail ever mixed equals it as a stimulant.

If these seventeen simple calisthenics are necessary in making a soldier, who is to live largely outdoors, what might they not be made to represent in the good temper and discipline of a factory force? If the boss were to lead his industrial workers out for ten minutes of this sort of thing every noon it would be a curative for hollow chests, weak backs and frayed nerves, and probably an excellent thing for the boss' liver in the bargain. Some factories have adopted it already. The local Y. M. C. A. instructor makes a better drill-master than the boss. He knows more about gymnastics, and, coming from outside, takes away the taint of paternalism, which is always a dreadful thing. Sometimes he even carries it into downright militarism, teaching employees to fall in, form double rank, count fours and move as a company. Militarism is pretty bad, but most people rather like it after they have learned to handle themselves in simple company manœuvres. In a factory where there are many youngsters it puts wholly a new aspect on life.

There are some features of military drill, too, that lie under the surface, so that while men are apparently learning one thing, they are really picking up others quite unconsciously.

Shortly after the Civil War the superintendent of a large State penitentiary asked an army officer to see what could be done with certain rebellious prisoners. This officer, Major Chester, separated the rebels and put them through a special drill. "Open your mouth! Shut it! Open it! Shut it!" was the first. At the end of a dozen orders of this sort there would be rebellion. Unruly prisoners were punished by so many seconds in a shower-bath, and exercises resumed. Opening and shutting the eyes, lifting and lowering the arms, etc., were other movements. The more absurd the drill, the better. Soon the work became mechanical, and in a week the squad of rebels went back, model prisoners.

From the ten-minute drill at noon in a factory the idea often goes further, and evening gymnastic classes are formed. In the army the best results are secured with recruits when officers can substitute careful gymnasium work for the setting-up drill, personally training men as individuals.

The next step of the wise disciplinarian is suggestive, too.

Every great career in industrial life, somehow, seems to begin with sweeping out the shop. That is the earliest service the captain of industry remembers. Wherever one sees a boy sweeping out the shop, it is appropriate to repeat what Emerson wrote to Whitman, "I greet you at the beginning of a great career."

After the military Gradgrind has finished off his recruit, he almost invariably details him to the lowest work about an army post, which is that of assistant to the cook, peeling potatoes, carrying water and washing dishes. Whatever remnant of self-respect the "rookie" may have had is certain to vanish in this menial work.

Officers who have the faculty of putting themselves in others' places, however, manage to set newcomers at some sort of work that makes them feel they are really part of the army. When unpleasant duties are to be performed they mass their men instead of detailing them alone, and the work is cleaned up sharply and pleasantly. The average recruit in industrial life will respond as readily to a little tactfulness in introducing him to his new duties.

They Begin Things by Laying a Corner-stone, and Wind Them Up with the Presentation of a Loving-Cup

Army discipline aims at overcoming fear, love of pleasure, indolence, dislike of restraint. It seeks to get hold of men by the best that is in them—enthusiasm, patriotism, the sense of duty for duty's sake. Three elements go to its making—drill, training and punishment. It is at best a form of despotism, even in kindly hands, and the recruit who makes the likeliest material for a soldier is often quickest to resent its arbitrary imposition.

So the successful army officer seeks to impose this rigid rule unconsciously, remembering the axiom that "Discipline reigns in the heart, or not at all." And to plant it there he has many subterfuges. In giving an order, for instance, he endeavors to convey the impression that to give such an order is as much his duty as it is the subordinate's to obey. Behind him stands a superior, and behind that superior another, and even behind the commander-in-chief stands public welfare, honor, tradition. He maintains courtesy at all times. He avoids trivial orders, and gives orders that are clear. He guards against "fussiness," for the officer who is worried is certain to demoralize those under him. He carefully keeps apart the official and the personal relations between himself and his men. He avoids siding with cliques. He wins confidence and affection by sharing hardships, and when it is necessary to reprimand, to instruct, to do a thing all over again, lets fatigue, exasperation and anger subside, waiting until he and his men are rested and in good humor.

The chief purpose of army discipline is to bring men to the point where they will perform certain duties almost intuitively. No matter what the intelligence of soldiers, it is the drill, drill, drill of years that wins in active service. Pluck may suffice in personal combat; but in battle only discipline counts. If an officer's men fail to follow him into a fight, it was discipline that failed—not brains or courage.

Another function of discipline is to establish mutual relations between comrades. Darwin said that it gave superiority through the confidence each man placed in his comrades.

Still another purpose is that of establishing clear-cut lines of authority. The backbone of a military command is found in its petty officers, and every efficient corporal is counted a vertebra. Discipline lays out work and duty from private to brigadier. Men obey orders under it, and are not expected to act without them. And it is one of the beauties of good discipline that it induces them to shoulder responsibility. The weakness of many an industrial organization can be found in the vague lines of authority that exist from president to office-boy, the lack of non-commissioned officers, and the difficulty that is encountered in getting men to shoulder responsibility and walk away under it.

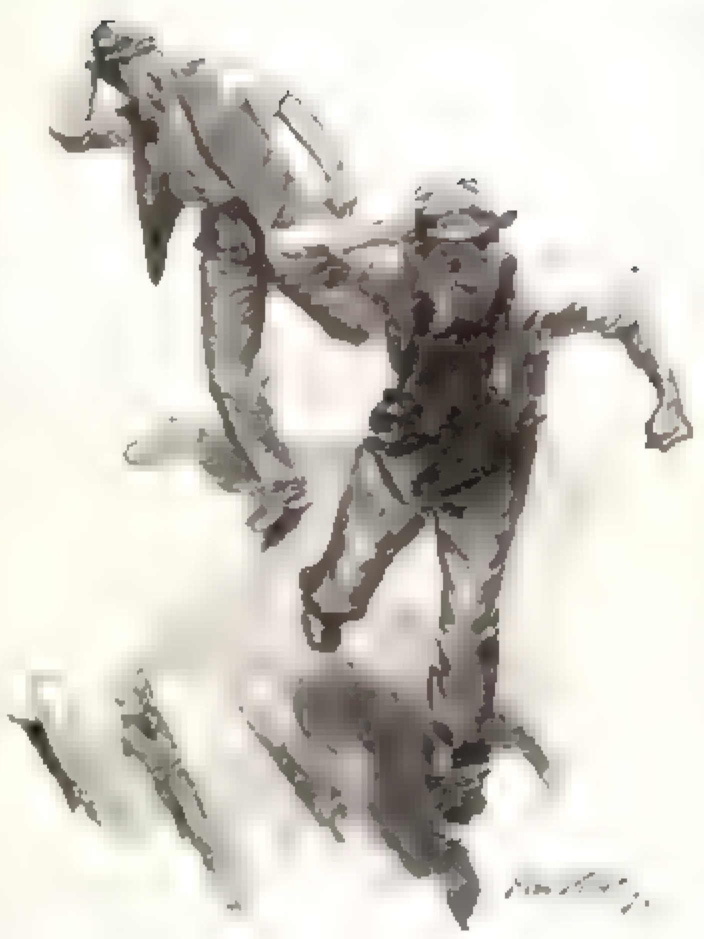
Now, from time immemorial, militarism has taken its raw material wherever it could find it, and transformed the intelligent and the illiterate, the sluggard and the prodigal, into men who would give creditable service in the most trying circumstances, and for little or nothing. Its principles are not so far from good industrial practice as might seem at first glance.

The safety of German railroads is said to lie largely in their military organization. Good railroad operation requires a high order of intelligence, but must also be such as to afford a small margin for acting on personal initiative. Schedules, train orders, signals and reports make efficiency and are truly military in character.

A New York contractor has adapted military principles in handling men, laying down definite lines of authority in a little handbook carried by all his superintendents and foremen. This book, or "field system," corresponds to the army manual in many ways.

With scattered parties working on contracts in different States, hiring labor under local conditions, it was found necessary to establish some standard system of procedure to insure uniform efficiency and cost. As a beginning, each superintendent was asked to write out rules for his own kind of work—not ideal ones, but rules covering methods actually in use. The first lot was crude, but it formed the basis upon which to build better. Prizes were offered for good working rules and suggestions, and, for months, the system worked lamely because there were many changes. Eventually fewer and fewer prizes were paid, because the system had reached basic principles. To-day it makes work on contracts independent of local conditions.

All employees are required to follow the field system rule for performing specified work until something better is adopted, but each has the right to suggest other methods and can get a personal hearing. Superintendents and foremen go from the home office to a contract a thousand miles away, and employ local labor. But they disregard local customs. There are, for instance, many different ways of mixing mortar. But this field system specifies that all mortar shall be at least two weeks old before it is used. When local custom says, "But this is the way *we* always do it," the field system backs up the foreman. It may be necessary to explain that the boss is a crank, and introduce the little red book as a compilation of his whims, but, in the end, the work goes on according to tactics. "He pays the wages, you know," is a knock-down argument.



Only One Accidental Explosion, in Which Some Excellent Sprinting was Done

This system contains complete lists of tools to be taken to each kind of job. It cites twenty-five different kinds of work to be performed on rainy days, when the main job is suspended. It gives forms for making out requisitions, reports, tool-lists, pay-rolls, receipts, etc. It deals minutely with steps to be taken for the care of machinery, materials and equipment.

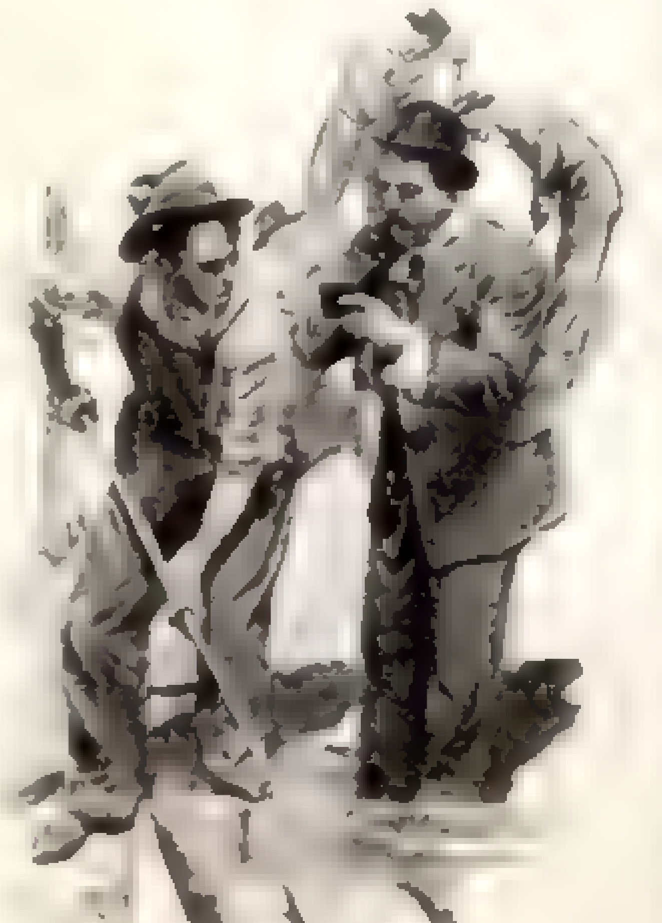
This contractor's forces have used large quantities of dynamite. Plain rules cover the storing and handling of high explosives. Notwithstanding numerous accidents that are constantly occuring all over the country through the use of dynamite, manufacturers of explosives maintain that judicious handling will make it as safe as sawdust. And the experience of the men who work under this field system bears them out. No fatality has ever occurred on one of this contractor's blasting jobs, and only one accidental explosion, in which some excellent sprinting was done, but nobody hurt.

The book gives rules for selecting men, and is reënforced with a card system by which an office record of every competent man is kept, with data as to class of work he is best adapted to. System in selecting men has made possible a record of only four fatalities in ten years. Men seldom kill themselves, says this contractor, but their carelessness leads to the death of others. Only one man ever killed himself, so far as the records go, and he, very curiously, furnished an indorsement for the field system.

Under "Derricks" appears a rule specifying that all derrick-irons shall be procured through the home office. This employee disregarded that rule and purchased equipment from a local concern. Several days after, a derrick-iron broke, dropping a boom upon him, crushing his skull. Investigation showed a hidden blowhole in the iron. Derrick-irons sent from headquarters are made trebly thick to guard against just this danger.

The book gives formulæ for mixing every variety of mortar, cement, etc.; for measuring materials and work; calculating weights; tables showing amount of work to be expected from different types of machinery. When a rule cannot be put into two or three lines of text, then diagrams and photographs are used to make the idea clear. Another notable feature is the index, which is so exhaustive that each six pages of text has a page of index, and any subject may be found instantly.

The important element to be incorporated in such a manual of authority is good sense—practicality. Bureaucracy will not do—"the heavy curtain drawn between the right thing to be done and the right man to do it," as Balzac said.



When Local Custom Says, "But This is the Way We Always Do It," the Field System Backs Up the Foreman

The Gradgrinds are not all in the army. During the late cholera epidemic in Germany the officials of a railroad system issued orders that, after handling money, all ticket-sellers should sterilize their hands. The ticket-men asked for methods. A great scientist was consulted. "To sterilize hands? Yes—I know a way, but only one," he said. "To sterilize hands, you must boil them."

Not long ago the Swiss postal authorities issued an order directing that toothache must stop, as it caused the department trouble and expense. And one of the best business systematizers in New York, a man who works out plans for the government of large forces of employees, is unable to govern his own single employee, a secretary who rules him.

Another element of militarism that will bear transplanting into industrial life is the corps spirit.

In every trade and every community can be found establishments where, among workmen, merely to be employed is a certificate of ability, and from which discharge means lack of ability and disgrace. These values are as absolute among workers as the commercial ratings of business houses among credit-men. In Chicago, for instance, the union printers had, a few years ago, three different schedules of work and wages. In ten-hour shops the rate was eighteen dollars a week, in nine-hour shops seventeen dollars, and in eight-hour shops sixteen dollars. At that time, however, there were but two or three eight-hour shops, and, because their employees enjoyed a twenty per cent. reduction of hours with only ten per cent. reduction of pay, it was necessary to select hands of more than average efficiency. But the eight-hour shops attracted the ablest men from the first, and employment in one of them was accepted among printers as a rating of ability. In a factory where the management is thoroughly alive, and the newest equipment installed, and the most advanced methods followed, and the output sets standards for competitors, it is almost a law that the best workmen are employed. Such an organization attracts them, and they form a guild not very far short of an aristocracy of efficiency. On the same principle, the best men are attracted to the best banks, the best newspapers, the best sales forces.

In these high-efficiency organizations, too, will usually be found a vigorous social life that cements the corps spirit. They not only have baseball teams, but the teams that win. They celebrate birthdays, anniversaries of long service, completion of important contracts. They begin things by laying a cornerstone, and wind them up with the presentation of a loving-cup. The employer who fancies that these social functions are wanton frivolity is commonly the man whose business pays twenty per cent. dividends to stockholders at one end, and is harried by strikes on the other.

Five hundred drillers and "sand-hogs" sat down to a dinner at Sherry's a few months ago to celebrate, with engineers and capitalists, the completion of a tunnel under the North River. And another striking bit of practicality growing out of such social life was the recent capture of a bond clerk who disappeared from a metropolitan trust company one Saturday morning with a large sum in securities. The police did not know him, so the president scattered his office force to depots and ferries. The culprit was captured through his wife, whom all the employees knew by reason of their association with him on an office bowling team, and the securities were recovered.

The navy, confronted with the problem of getting skilled men in competition with an industrial system paying much higher wages, has of late years resorted to training schools for technical education of recruits. Our industrial system is following close behind. Training of apprentices is a very live industrial question to-day. The Pennsylvania Railroad has invested three hundred and fifty thousand dollars in such a training school to attract boys from the high schools. The Steel Trust has another. A certain Western manufacturing concern has not only an apprentice school, but other training departments that educate machinists and assemblers before they are sent to regular departments.

A large automobile factory now being built in the Middle West will have its own training school in a separate building, and boys entering it from the public schools will be taught trades in one-third the time needed in the factory, and with more thoroughness, while the work they turn out when at school will be paid for and used in the factory.

Still another feature of military life to be approximated in industrial organizations is enlistment. The army and navy require an oath and a service contract covering a stated term of years. This is impracticable in industrial practice, but the same purpose is accomplished in a variety of interesting ways.

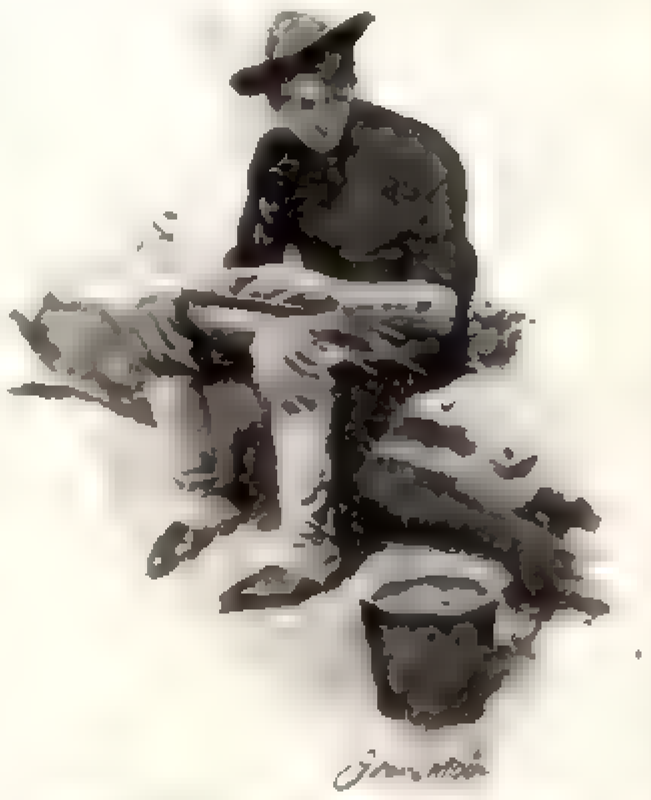
One is the bonus plan—a specified sum added to wages at the end of one, three, five years. Herr Bolle, who supplies all Berlin with milk, pays employees a bonus of five hundred marks at the end of ten years' service, and another five hundred marks, with one hundred marks for each additional year of service, is paid to the employee's family at death. The great American circus, admired for the efficiency of its organization, has what is practically an enlistment system. All employees, from billposters to performers, contract for the season, and are paid two-thirds of their wages in cash. The remainder is paid at the end of the season. Discharge or desertion forfeits this "holdback." One of the large typewriter companies pays, every six months, bonuses amounting to one hundred dollars a year to its most efficient employees of over ten years' service.

The Pennsylvania Railroad is now paying six hundred thousand dollars a year in pensions to retired employees. Industrial concerns that cannot give from their earnings in this way accomplish the same end by organizing mutual benefit clubs among employees.

A trust company in the Middle West has an incorporated association of employees which the latter may join, if they wish to, paying in five per cent. of their salaries each week. The company favors this organization in investments, so that it has earned thirty per cent. a year on its money. Part of this profit goes in direct dividends to members, and the principal, with the remaining earnings, make up a sick and death benefit fund. The plan not only insures loyal service, but is said to be also a check on dishonesty.

The simple profit-sharing plan is now widely in force, from the thirteen million dollars' worth of stock held by Steel Trust employees to the modest payments of profits in a retail butcher-shop.

A thoughtful capitalist said, the other day, that he believed the chief progress being made by Socialism in this country was found in industrial life, where employers are silently putting into effect some of the things that Socialists talk about.



Details Him to the Lowest Work About an Army Post, Assistant to the Cook, Peeling Potatoes

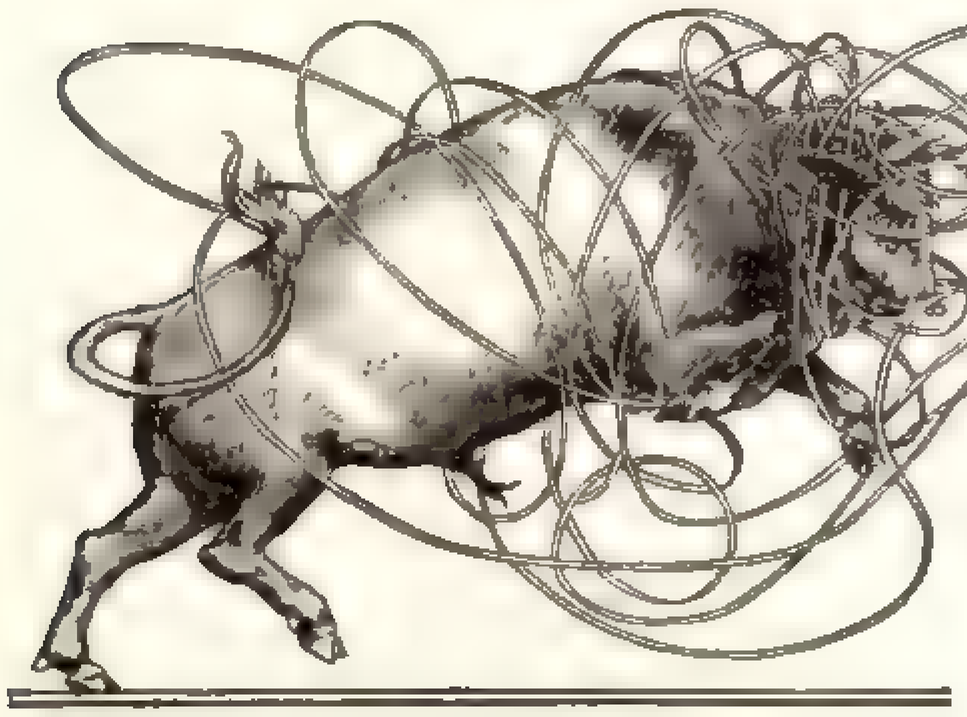
These various plans all make for the same end as the army's enlistment and retirement systems—they insure stability of service, and stability of employment to efficient men. One of the great railroad systems amplifies it by the army plan of seniority in promotions. When an official dies or resigns there is an upward movement of employees all along the line, through each department and division, over an 11,000-mile system, down to the very clerks and draftsmen. Several other railroads have insured stability in their service by a system of merit and demerit marks not unlike that which governs, in the navy, Jack's leave ashore. When a man has made a slip or blunder he will not be discharged provided he has a record showing sufficient merit marks to offset the percentage charged up against him for delinquency.

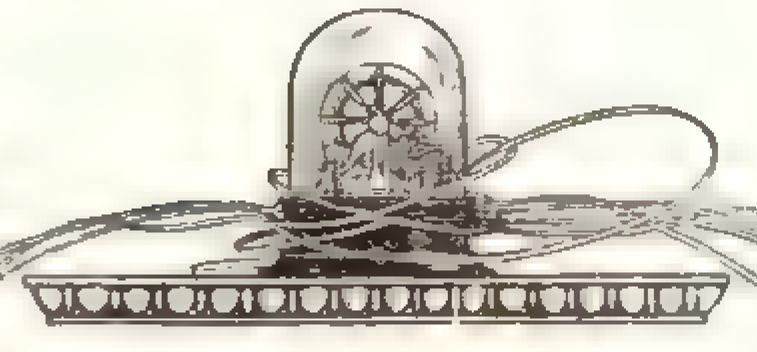
Germany's industrial system is to-day regarded by many observers as the ideal one in its organization, its manual-training features, its efficiency. It is continually being held up for the emulation of British and American employers. Whatever merits or demerits it may embody, Germany's system is military to the point of paternalism. She trains her worker, puts him into the factory, keeps him employed through state bureaus, insures his life, pensions him in old age or disability, boards and lodges him while out of work, letting him pay in either money or labor, assigns him to relief construction when dull times come, helps him secure a home in prosperity, treats him in sickness and loans him money on his belongings. In fact, the State goes almost to the point of coming round every night to tuck the German workman into his bed.

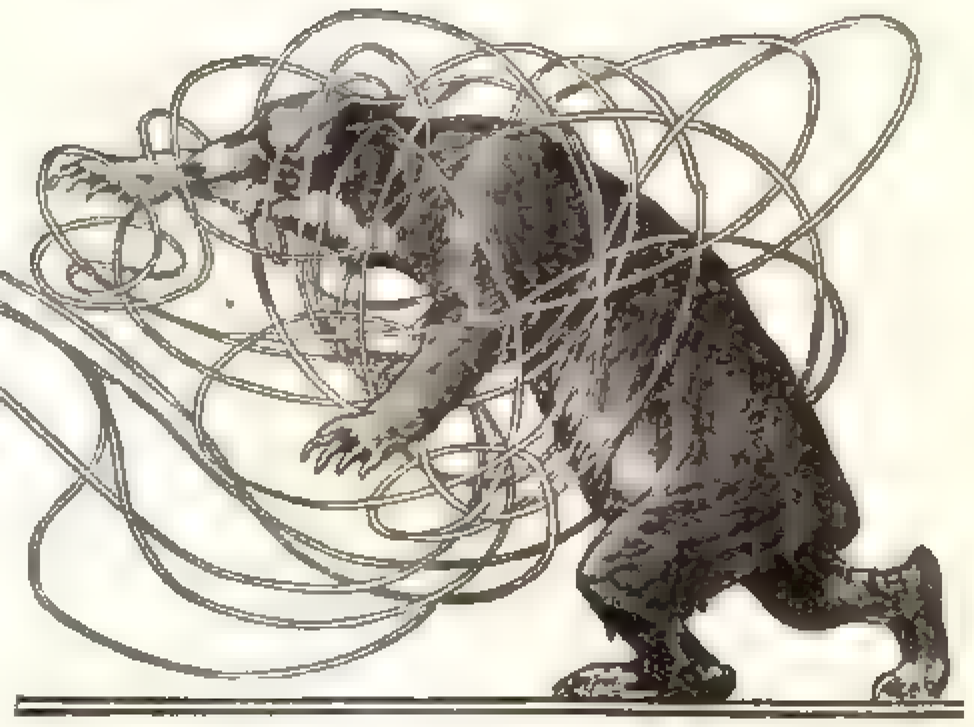
Whether our national independence of character will permit us to go that far in industrial organization is questionable. There can be no doubt, however, that in this country to-day some of the best practical thinkers, men who seldom think thoughts except to apply them, are studying this problem of getting the man and the job together and keeping them thus. Compared with what is being done to-day, all industrial progress that went before, with us, was haphazard and insignificant. In these delicate modern adjustments between routine and human nature, exact system and personal initiative, the fitting of the man to the job, and the job to the man, and the men to one another, the ways they have in the army are both old enough and new enough, and sufficiently direct, broad and practical, to be worth the attention of any man who would be a director of men. For, through all the ages, despite the vast totals of death and disability in battle, armies have made more men than they have slaughtered.

Editor's Note—This is the third of a series of articles by Mr. Collins, describing the modern business methods in the management of employees. A fourth will be published shortly.

WALL STREET MEN







WALL STREET'S favorite hot-weather topic is James Stillman, because he is the coldest proposition in the Street. His recent return from France, therefore, was looked upon as a blessing by a perspiring multitude.

To begin with, Mr. Stillman is president of the National City Bank. Incidentally, he is trustee or director in exactly fifty-seven different institutions, representing all the well-known varieties, and ranging from the American Veterinary College to the Amalgamated Copper Company. In fact, only a few can approach him when it comes to directorships. Chauncey M. Depew had a few more, perhaps, before the insurance blight fell on his numerous snaps. But Stillman is a director who directs, and when he sits in at a board meeting there is always something doing.

Stories that Don't Thaw Out

YOU don't hear "human interest" stories about Mr. Stillman. This, of course, is not due to the fact that he lacks human interest, but simply because he usually keeps himself in such a condition of cold storage that the stories never thaw out. He has the original "frosty stare," and his words, which come slowly and deliberately, drop like icicles. Yet this stocky man, with keen eyes and hard jaw, is one of the great powers of Wall Street. He handles the sinews of its vast warfare. He is what the Street calls "the Standard Oil banker," and that means that he is the manipulator of millions. He is the close friend and ally, offensively and defensively, of Henry H. Rogers, William Rockefeller and Henry Clay Frick. He knows the value of silence, and seldom talks for publication. When he does, what he says appears under the disguise of a "prominent Wall Street banker."

His office is on the second floor of the big gray building at 52 Wall. It is very plain. There are no frills about Mr. Stillman. Achievement, not glamour, is the thing with him.

Every once in a while, especially when he goes abroad—for he has a home in Paris—you hear that he is going to retire. But, like other eminent financiers, he is not of the "retiring" kind.

Mr. Stillman has great capacity for work. He is at his desk at nine o'clock, and he is at it steadily all day long. He probably attends more meetings than any other banker in New York.

He finds his recreation in outdoor things. He used to be a cyclist in the days when the bicycle was in vogue. Now he goes motoring.

Although he presents an icy exterior to the outside world, Mr. Stillman has a more genial side, which manifests itself in various interesting and unexpected ways. In the National City Bank, for example, there is a club for the employees, called "Number Eight," this number being the bank's designation in the New York Clearing House Association. It happened that the club was in urgent need of funds and its welfare work was hampered. When Mr. Stillman heard of it he gave the boys a check for ten thousand dollars for the treasury. More than one young man has known his generous helping hand. But, like Henry H. Rogers, he puts the ban of secrecy on all his benefactions.

Not long ago some Wall Street men were discussing Mr. Stillman. There were two things on which they all agreed: his ability as banker and his iciness.

Pierpont Morgan is a many-sided man, but the public does not know all the sides. They know him as the Master Organizer of Industry, as a great constructive force in finance and as a generous patron of art. But he does a lot of subsidizing on the side. Few ever hear of it, and the way it is done is sometimes very characteristic.

Morgan Helps the Photographer

A WELL-KNOWN Western photographer of Indians, who had planned a monumental work on the red man, had reached the end of his financial resources and was in despair of ever being able to complete the task. Some one suggested that, perhaps, Mr. Morgan might act as angel, so the photographer came to New York with some of his pictures. After some delay, he got an appointment with Mr. Morgan. The great man scarcely looked at the pictures and said almost testily: "I have so many demands of this kind that I am afraid I can't do anything for you. You might come back in a day or two, however."

It was a very discouraging opinion, to say the least. The photographer collected his pictures, and went away. In a few days he came back. Hardly had he entered Mr. Morgan's presence than the financier snapped at him:

"Will $75,000 be of any service to you in this work?"

The photographer gasped, and mumbled his thanks. "Never mind the thanks," said Mr. Morgan. "It's all right."

The Banker-Poet

ONCE or twice a week you can see a slight, white-bearded man, of very distinguished appearance, walk briskly down Wall Street, turn into Broad and enter the skyscraper known as "20 Broad." Perhaps no man who has ever had any connection with finance or Wall Street has had such a picturesque distinction as this one, for he is Edmund Clarence Stedman, known far and wide as the banker-poet. For thirty-five years he wooed the Muse, despite prosaic distractions.

Mr. Stedman came into Wall Street in the early sixties, and became active at first as a railroad financier. He helped to build the old Kansas Pacific. Subsequently, he became a member of the New York Stock Exchange and was an active floor member. Yet all the while he was writing verse. The other day he told why he became a broker, instead of giving all his time to literature. "You see," he said, "there was no market in those days for the American man of letters, and he had to earn his living."

Mr. Stedman, alone of all American poets, has given Wall Street a genuine poetic setting. This is particularly true of his poem, "Pan in Wall Street," which begins:

Just where the Treasury's marble front
  Looks over Wall Street's mingled nation,
Where Jew and Gentile most are wont
  To throng for trade and last quotation.

One of Mr. Stedman's memorable Wall Street poems, which was inspired by the "Black Friday" panic of 1869, was written under interesting circumstances. This panic was caused by the failure of the "Gold Conspiracy" and brought about what was, perhaps, the most extraordinary day in the history of Wall Street. Riot, confusion and even assault were everywhere. Ruin stalked abroad. Jay Gould, who was part of the brains of the conspiracy, was in fear of his life. All day Mr. Stedman had been in the Street in the thick of this stirring tragedy. That night he wrote the poem at a single sitting.

Lately Mr. Stedman has written an elaborate history of the New York Stock Exchange. He sold his seat in 1900, and practically retired from business. But he still keeps a desk down in the scene of his old activities. Thus to him has come the rare distinction of having made a real impress upon both financial and literary history.

Harriman's Favorite Poet

WRITING of poets brings to mind an incident in which Mr. Harriman figured the other day. In fact, it is hard to keep Mr. Harriman out of anything that happens in the Street nowadays. Some men were discussing the Wizard of the Pacifics, and the question came up: "Who is Harriman's favorite poet?"

Whereupon a wit who was standing near by said:

"Coleridge, of course."

"But why?" was asked.

"Didn't he write: 'Water, water everywhere'?"

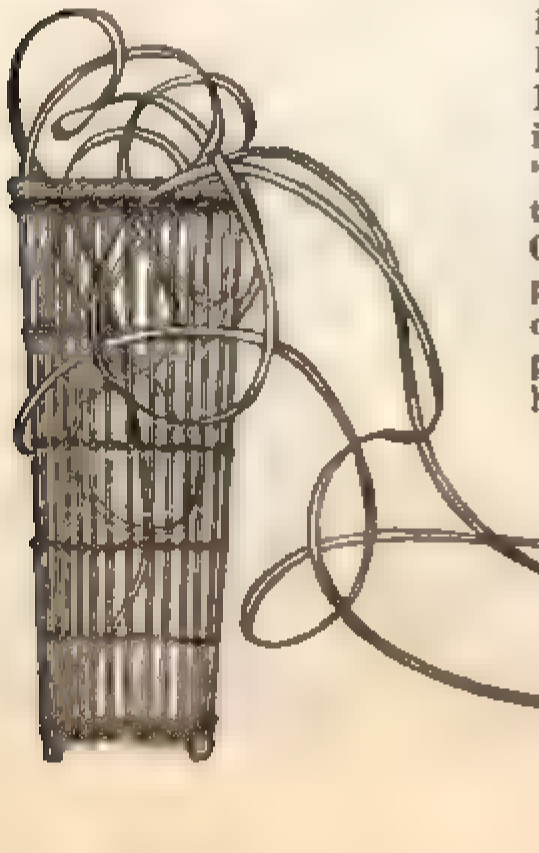
The Money Kings at Play

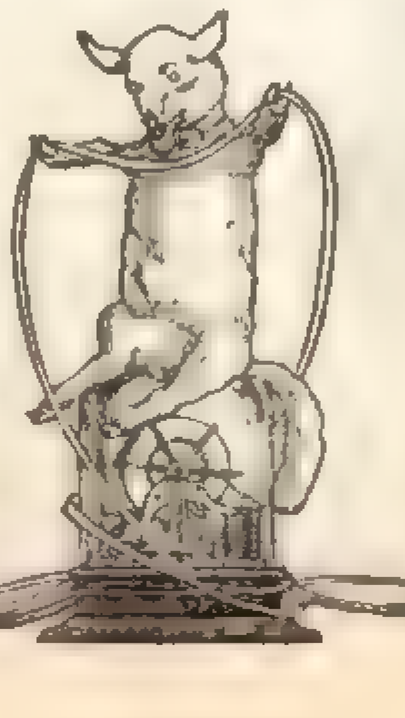
RUSSELL SAGE'S hostility to the vacation idea is not shared in Wall Street. Henry H. Rogers, for example, is a keen yachtsman. Jacob Schiff and James Speyer believe in taking a trip to Europe every summer. James J. Hill is always host of a large salmon-fishing party off the coast of Labrador in July. They go up in his big steam yacht. William Rockefeller, like his brother John D., is a golfer. George Gould is an outdoor man.

E. H. Harriman has a magnificent estate of thirty thousand acres in the Ramapo Mountains where he maintains a large stable. He also owns a yacht, the Sultana. George W. Perkins is keen on motoring, while James McCrea, president of the Pennsylvania, is an enthusiastic cross-country walker President Baer, of the Reading, goes in for landscape gardening, and President Underwood, of the Erie, divides his time between motoring and yachting.

Others in the group of big railroad presidents who go in for the outdoor thing in the summertime are President Thomas, of the Lehigh; President Ripley, of the Santa Fe; Oscar Murray, of the Baltimore and Ohio, and W. H. Newman, of the New York Central.

One of the few exceptions to the vacation or outdoor rule is Marvin Hughitt, of the Chicago and Northwestern, who has not taken a vacation in fifteen years.





YOUNG LORD STRANLEIGH

STRANLEIGH TO THE RESCUE

BY ROBERT BARR

ARRIVING at Redruth, Stranleigh sent off three telegrams, one instructing his chief solicitors in London to request the leading marine lawyer of Plymouth to call upon him at once at the Grand Hotel in that town; the second telegram bidding Captain Wilkie cheer up, as ample bail was approaching him by the next train from the West, and requesting him, if at liberty to call at the Grand Hotel about six o'clock; the third securing a suite of rooms at the Grand Hotel. This task finished, Stranleigh had just time to catch the 2:49 train for Plymouth.

On driving up to the Grand Hotel shortly after six o'clock he found both Captain Wilkie and Mr. Docketts, the marine lawyer, waiting for him.

"So they haven't put you in quod, captain?" said the young man, as he shook hands with him.

"No, sir; they thought better of that. In fact, there seems to be a good deal of hesitation about their procedure. They have had men in possession, and then taken them out again. Just before I left the ship a fresh lot came aboard. At first they were going to put handcuffs on me; then they consulted about it, and asked if I could provide bail. Not knowing whether you wished me to go to prison or not, I refused to answer."

"Safest thing in the absence of instructions," put in Mr. Docketts. "What is it all about, my lord?"

"It's rather a complicated case, Mr. Docketts," said Stranleigh. "The first point I wish to impress on you is that I am not to appear in this case. No one is to know who engages you. The second point is that no action will be fought in the courts. Now this steamer, the Rajah, belongs to me, but it has been chartered for a number of months by Conrad Schwartzbrod, and the aforesaid Conrad Schwartzbrod is one of the rankest, most unscrupulous scoundrels. The law, of course, is designed to settle briefly and inexpensively such disputes as may be brought before it; nevertheless, it is my wish that the law shall be twisted and turned from its proper purpose, so that this case may be dragged on as long as may be, with injunctions, and restraints, and cross pleas, and demurrers, and mandamuses, or any other things you can think of, Mr. Docketts. If these people should attempt any further molestation of Captain Wilkie, you are to protect him, and I will furnish bail to any amount, reasonable or the reverse."

Mr. Docketts took his deferential departure. Captain Wilkie also rose, but Stranleigh waved him to his seat again.

"Sit you down, Captain. Has the Wychwood sailed yet?"

"No, sir, she has not. I met Captain Simmons yesterday. He came across to the Rajah to take away some of his belongings that were still in his cabin. He said the Wychwood might be ready for sea to-morrow or next day."

"Well, I think I'll go over and call on him. I can do that before dinner. But now, I hope, Captain, you will take pity on a lonesome man, and dine here with me at eight o'clock."

The two parted alongside that huge steamer, the Wychwood, and Stranleigh climbed aboard, greeting Captain Simmons on deck.

"Well, Captain, you haven't got off yet?"

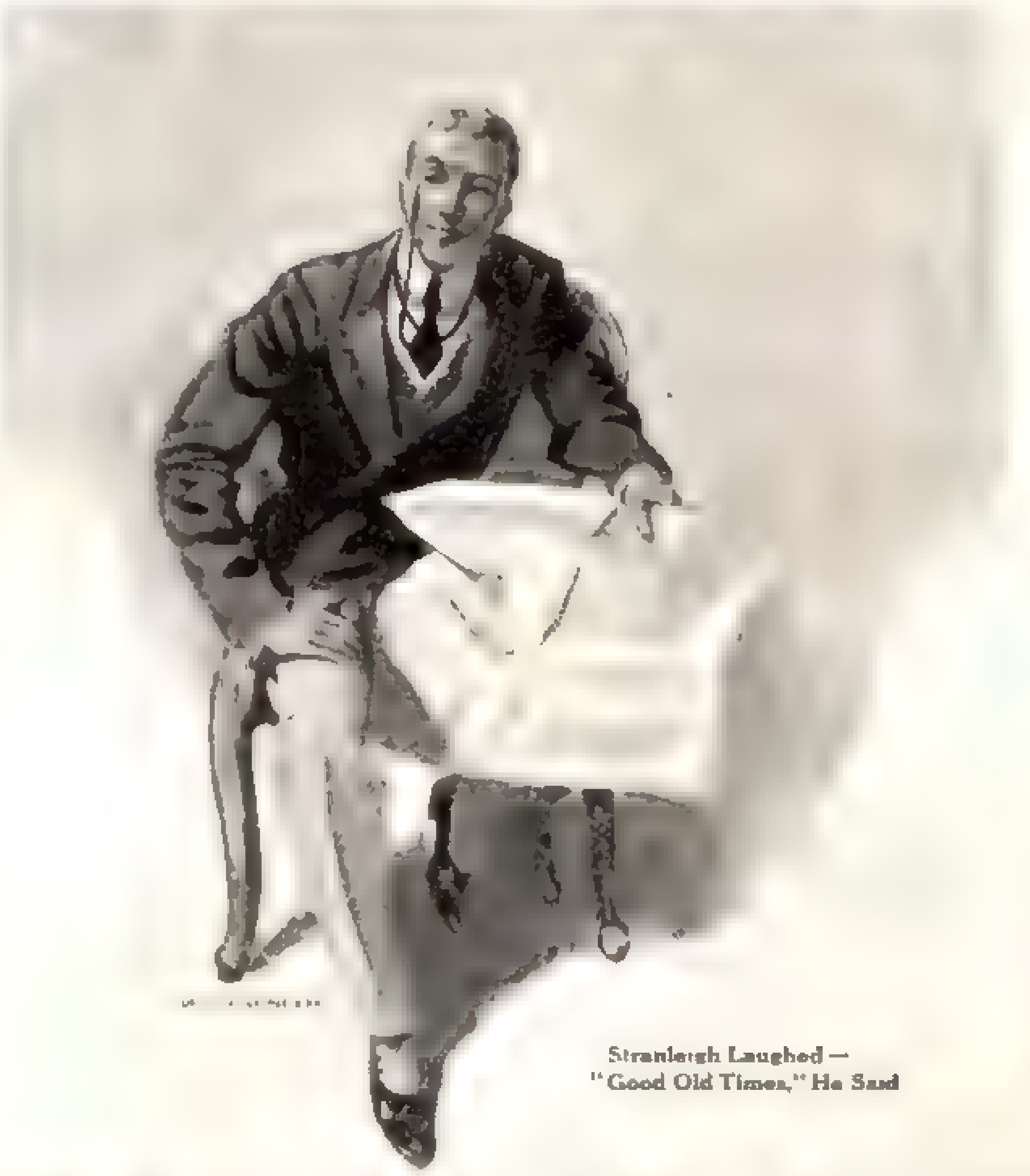
"No, sir, my lord, not yet," said the astonished captain.

"Well, you're coming to dine with me. Now, Captain, take me down to your cabin."

The captain led the way, and, once in the cabin, Stranleigh began: "And now to business, Captain. It has occurred to me that the proper person to go to the Paramakaboo River is the redoubtable captain who has already been there, and that person is yourself. You know Frowningshield, and you know his gang, and he knows you. I leave everything to your own discretion. If you tell Frowningshield how everything stands, there is one chance in a thousand he may seize the Wychwood, and compel you to sail for Lisbon, or wherever he likes. It all depends how deeply he is in with that subtle rogue, Schwartzbrod."

"I'll tell him nothing about it, sir."

"That's my own advice. I should say nothing except that they have furnished you with a larger steamer, so that you can get away with double the quantity of ore, all of which is true enough. But, if circumstances over which you have no control compel you to divulge the true state of affairs, get Frowningshield alone here in the cabin, and talk to him as I talked to you on the high seas. What I wish you to impress upon him is this: I shall stand in Schwartzbrod's place—that is to say, I shall make good to him, as I made good to you, every promise that rascal has given. Schwartzbrod promised you five thousand pounds extra for three trips to Lisbon, and two thousand pounds for every additional voyage. Let us call it two. That amounts to nine thousand pounds. I'll give you a check for that amount to-morrow, and you can hand it to the missus to put into the bank."



Stranleigh Laughed — "Good Old Times," He Said

"I couldn't think of taking that from you, sir," said the captain, with an unfeigned look of distress.

"It's not from me at all, Captain Simmons. I am going to make Schwartzbrod hand over that amount to my bank. In a similar way I shall recompense Frowningshield, and I shall give you a sufficient number of gold sovereigns with which to pay all his men. So, Captain, you will load up your ship with an ample supply of provisions for those in camp, and take out to them anything that you think they may need, charging the same to me, which account I shall pass on to Schwartzbrod. I am having him watched. I have extended his charter of the Rajah for an extra three months, and he will hope to get possession of her. It will take him a few days to realize the extent of the law's delay; you will find no difficulty about filling this ship, and getting away without encountering any opposition.

"When the Wychwood is fully loaded with ore and ready to sail, you might ask Frowningshield to come aboard with you for that twelve-mile run down the river. The steam launch could take him back. Then get him down here into your cabin, and relate to him everything that has happened. Show him that he can make more money by being honest than by following the lead of old Schwartzbrod. Tell him you have received your nine thousand pounds. We will suppose, then, that he comes to the same decision that you did, and agrees to join me in preserving my own property from an unscrupulous thief. In that case tell him that Schwartzbrod will very likely send some other steamer to carry away the ore, as soon as he realizes he cannot again get hold of the Rajah, and that I shall expect Frowningshield and his merry men not to allow such a vessel to take away any of my ore. Try to find out, if you can, exactly what Schwartzbrod promised Frowningshield and his men, and let me know when you return."

Mackeller worked industriously at his smelting, dumping the gold down into the abandoned mine after his assistants had left him for the night. He was anxious to hear what had become of the Rajah, and what had happened to Captain Wilkie, threatened with imprisonment; but no letter came from Lord Stranleigh.

The third morning after Stranleigh's departure, Mackeller received a long telegram, which had evidently been handed in at London the night before. It ran as follows:

Take half a pound of butter, one pound of flour, half a pound of moist sugar, two eggs, one teaspoonful of essence of lemon, one-fourth glass of brandy or sherry. Rub the butter, flour and sugar well together, mix in the eggs after beating them, add the essence of lemon and the brandy. Drop the cakes upon a frying-pan, and bake for half an hour in a quick oven."

Mackeller muttered some strenuous remarks to himself as at last he gathered in the purport of this communication. He detained the telegraph boy long enough to write a line, which he sent to Lord Stranleigh's residence.

"What have you done about the Rajah? Mackeller."

Late in the afternoon the telegraph boy returned, and bestowed upon the impatient and now irascible Mackeller the following instructions:

For two persons alone at the mouth of a pit take one plump fowl, add white pepper and salt to suit the taste, one-half spoonful of grated nutmeg, one-half spoonful of pounded mace, a few slices of ham, three hard-boiled eggs, sliced thin, half a pint of water, and some puff paste to cover. Stew for half an hour, and when done strain off the liquor for gravy. Put a layer of fowl at the bottom of a pie-dish, then a layer of ham, then the slices of hard-boiled egg, with the mace, nutmeg, pepper and salt between the layers. Put in half a pint of water, cover with puff paste, and bake for an hour and a half."

"I suppose," growled Mackeller to himself, "he thinks that's funny, but it will cost him a pretty penny if he keeps it up every day."

"Any answer?" said the telegraph boy.

"Yes," answered Mackeller, and being made reckless by example, he wrote a more lengthy message than was customary with him:

Everything going on well here. The cooking I am doing consists in the production of hardbake cake, and the receipt is as follows: Take ore from Africa, salt and pepper to suit the taste, mix it with hard coal from the north, quick fire and a hot oven. When completely baked run into moulds of sand, and place in a deep cellar to cool. Save the money you are wasting on the post-office department by sending me the cook book from which you are stealing those items, and use a telegram to let me know what has happened to the Rajah and Captain Wilkie.

In the evening an answer came.

That's not a bad receipt of yours, Mackeller. I didn't think so serious a man as you was capable of such frivolity. The Rajah is in Chancery, in litigation, in irons, in Plymouth Harbor, injunctioned. I expect it will be a long time before the Rajah gets out of Court. Captain Wilkie is all right, and back on my yacht. The Wychwood, with Simmons in command, is off to Paramakaboo. I expect to be with you after you have had time to study the volume which, at your suggestion, I send to-day by parcel post: Mrs. Beeton's Book of Household Management; bulky, but useful.

Lord Stranleigh did not return, however, as promised, to the Cornish mine. Although apparently leading an aimless life at home, or in one or other of his clubs, or at an interesting race meeting, he was keeping his eye on Schwartzbrod, by means of an efficient secret agent. He wondered how soon so shrewd a man as the financier would come to the knowledge that the Rajah was tied up with the red tape of the law, as immovable in her berth as if she had been chained to the breakwater by cables of steel. He was determined that Schwartzbrod should not further complicate the situation by sending out another steamer on an ore-stealing expedition to West Africa, and when, at last, he received a report from his agent that Schwartzbrod's men where in negotiation once more with Sparling and Bilge of Southampton, the indolent young man thought it time to strike. So he telephoned to Schwartzbrod, asking him to call at his town house next morning at half-past ten, bringing his check-book with him.

Schwartzbrod, spluttering at his end of the telephone, wished further explanation about the request for the check-book. The charter money, he said, was not due. Nothing had been said in the document signed about payment in advance, but Stranleigh rang off and left the financier guessing. When, some minutes later, Schwartzbrod got once more into communication with the house, the quiet-voiced Ponderby told him that his lordship had left for his club, but would expect to see him promptly at half-past ten next day.

When Schwartzbrod arrived he was shown this time into Lord Stranleigh's scantily-furnished business office on the ground floor. He had been so anxious to know what the cause of the summons was that he found himself ten minutes before the half hour, and that ten minutes he spent alone in the little room. As the clock in the hall chimed the half hour, the door opened, and Lord Stranleigh entered.

"Good-morning, Mr. Schwartzbrod. There are several little business matters which I wish to discuss with you, and as I expect to leave London shortly, I thought we might as well get it over."

Stranleigh sat down in a chair on the opposite side of the table from the keen-eyed city man.

"As I was telling you, my lord, there is nothing in the papers you signed saying that any payment was to be made in advance on account of the Rajah."

"You object, then, to paying in advance?"

"I don't object, my lord, if it's any accommodation to you. The first payment, you see, was made to Messrs. Sparling and Bilge."

"Ah, yes; I've nothing to do with that."

"Well, the second amount I did not expect to be called on to pay until the steamer had earned some money."

"Ah, yes, I see. That seems quite just. The steamer, then, hasn't been earning money, I take it."

"It is too soon yet to say, my lord, whether she is earning money or not."

"Is she still at South America?"

"Yes, my lord."

"Has she not returned since I saw you last?"

"No, my lord."

"That's very strange," murmured Stranleigh, more to himself than to the other. "Shows how blooming inaccurate those newspapers are."

He took out from his inside pocket a thin memorandum book, searched slowly among some slips of loose paper, and at last took out a cutting from some daily journal.

"The paper from which I clipped this was issued a day or two after we last met. My attention was called to the item by the fact that so shortly before we had been in negotiation regarding the Rajah—successful and pleasant negotiation, if I remember rightly—and I signed the papers you presented to me without consulting a solicitor, and the impression left on my mind is that you went away satisfied."

"Oh, I was perfectly satisfied, my lord, perfectly satisfied. Yes, you very kindly signed the renewal of the charter."

"You said, if I remember rightly, that the trip of the Rajah was merely an experiment. It had something to do with the cattle business—a ranch in the Argentine Republic."

"Quite right, my lord. I regret to say the business has not been as prosperous as I had hoped."

"I am sorry to hear that. I have always looked on ranching as a sure way to wealth, but it seems there are exceptions. Now, you said to me that, if the experiment did not prove successful, which, regrettably, seems to be the case, you would turn the Rajah over to me when she returned."

"But she has not returned, my lord."

"Then what does this journal mean by stating that a few days after we foregathered in this house the Rajah arrived at Plymouth from Brest?"

"That must be a mistake, my lord. Would you let me read the item?"

Schwartzbrod extended his hand, trembling slightly, and took the slip of paper, adjusting his glasses to see the better, visibly gaining time before committing himself further.

"The item is very brief," commented Stranleigh, "still, it is definite enough. 'Steamer Rajah, Captain Wilkie, arrived at Plymouth from Brest.'"

"That cannot have been our Rajah," said Schwartzbrod at last, having collected his wits. "The captain on your steamer, my lord, is named Simmons."

"Simmons? Oh, Captain Simmons, of Southampton? Why, I know the man. A fine, bluff, old, honest tar, one of the bulwarks of Britain. So Simmons was the captain of the Rajah, was he? Still, he may have resigned."

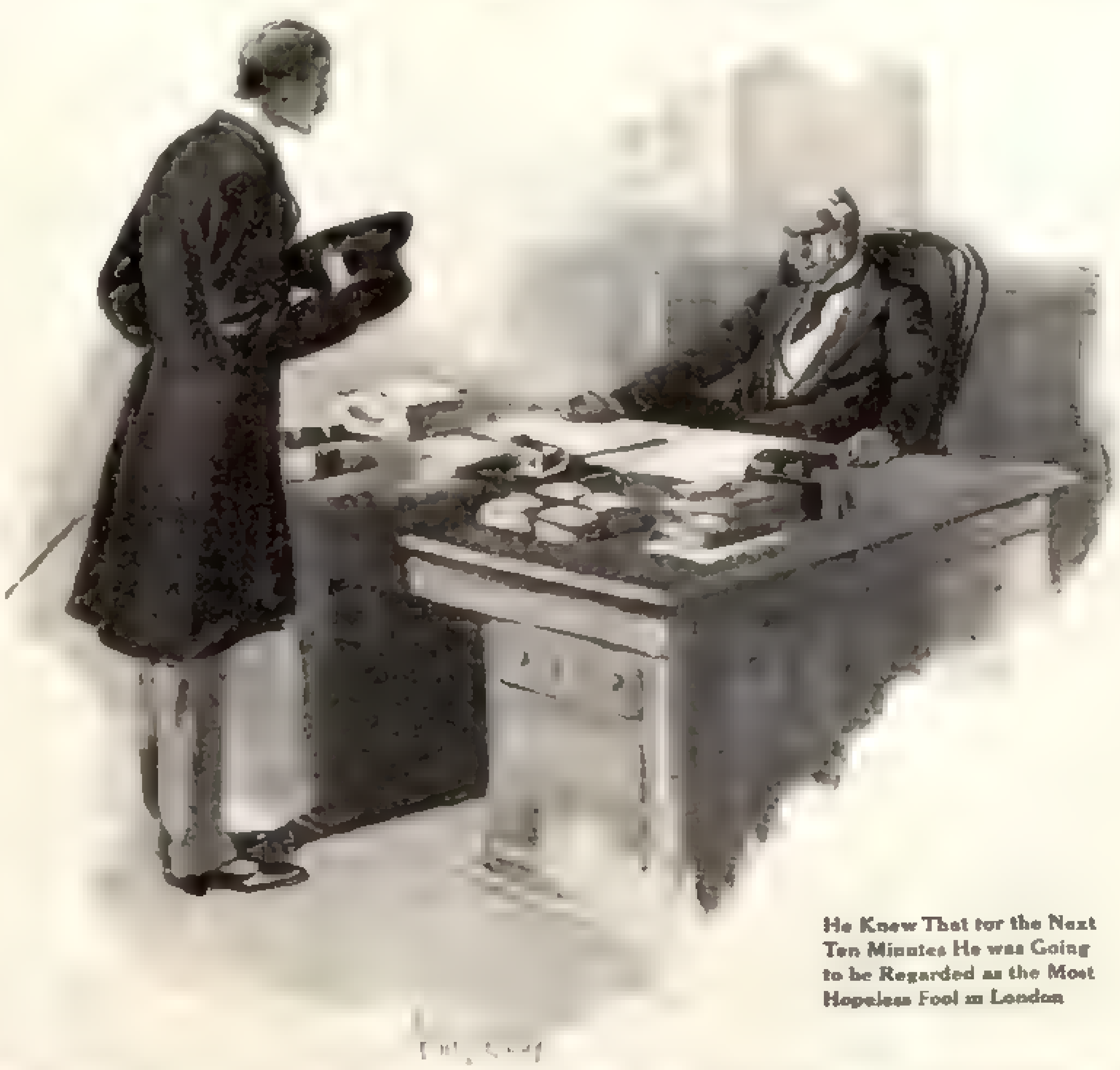
"He couldn't resign in mid-ocean, my lord."

"Oh, I've known the thing done. I've known captains transferred from one steamer to another on the high seas."

"I've never heard of such a thing, my lord, unless one vessel was disabled, and then abandoned, when another came along."

"My dear Mr. Schwartzbrod, accept my assurance that these daring devils of sea captains do things, once they are out of our sight, which we honest men ashore would not think of countenancing."

The company promoter moistened his lips, and stroked the lower part of his face gently with his open hand. Lord Stranleigh beamed across at him with kindly expectancy, as if wishing some sympathetic corroboration of the statements he had made. At last Stranleigh spoke: "There's Captain Simmons; he had set his eye on a bit of property, something like five acres, stretching down to Southampton Water. There was a cottage and a veranda, and the veranda seemed to lure Captain Simmons with its prospect of peace, as he passed up Southampton Water in command of the disreputable old Rajah. But Simmons never could succeed in saving the money to buy this modest homestead, until, at last, more than the money necessary was offered him if he did a certain thing. It was a bribe, Mr. Schwartzbrod, and, perhaps, at first, he did not see where he was steering the blunt snout of the old Rajah. He did not completely comprehend into what miasmatic and turbid waters his course would lead him. But when, at last, he saw it was involving him in theft, in wholesale robbery, and in potential murder, in the sinking of ships, and the drowning of a crew, Simmons drew back."



He Knew That for the Next Ten Minutes He was Going to be Regarded as the Most Hopeless Fool in London

A gentle expression of concern came into Lord Stranleigh's face as he saw the man before him, in visible distress, sinking lower and lower in his chair.

"Don't you feel well, Mr. Schwartzbrod?"

"Were any names mentioned?" Schwartzbrod asked.

"Simmons told me the tempter was a city man; some rank scoundrel who wished to profit by another's loss, and did not hesitate at robbery so long as he was legally safe in London, and others were taking the risk. They were to take the risk, and he was to secure the property. I even doubt if he intended to give the recompense he had promised. It amounted in Simmons' case to nine thousand pounds, and only one thousand was needed for the purchase of the place on which he had set his heart."

"But Simmons must have known, if such a sum was offered him, that he was undertaking a shady transaction."

"That's exactly what I told him; but, you see, he had committed himself before he realized what he was letting himself in for. 'Chuck the whole business,' I said to him. 'You've got friends enough who'll buy that little place and present it to you. I am willing myself to subscribe part of the money,' and so Simmons struck. He is off, I understand, on another steamer. He has influential friends who got him a better situation than the one he held. Now, as I have said, I am willing to put some money on the table to buy that little house near Southampton. How much will you give, Mr. Schwartzbrod?"

Schwartzbrod's courage was returning.

"Do you mean to tell me, Lord Stranleigh, that you have called a busy man like me to the West End in order to ask him for a charity subscription?"

"It was not altogether for charitable purposes that I requested the pleasure of your call. There is business mixed with it. But you, Schwartzbrod, try to place the worst side of yourself before the world. You are really a very generous man. At heart you are; now you know it."

"I don't know anything about it, my lord, and I do not understand the trend of this conversation."

"Well, I have come to the conclusion that you are one of the most generous men in London. You have done things that I think no other business man in London would attempt. You do good by stealth, and blush to find it fame, as I think the poet said. You've been doing me a great benefit, and yet you've kept quiet about it."

"What do you mean?"

"Why, I mean Frowningshield and his hundred and fifty men on my gold reef."

"What!" roared Schwartzbrod, springing to his feet.

"The kidnaping of Mackeller I did not mind. That's all in the day's work, and a mining engineer must expect a little rough-and-tumble in this world."

"I had nothing to do with that, my lord."

"No, it was Frowningshield who did it. Am I not saying that you are perfectly blameless? When I learned about the Rajah's expedition, about the money offered to Captain Simmons, about the compensation that was to be given to Frowningshield, about the running of the ore to Lisbon; when I heard all this, so prejudiced was my brain that I said to myself: 'Here I've caught the biggest thief in the world.' But when I learned that you had done it, I saw at once what your object was. You were going to smelt the ore without expense to me, take it over in ingots to England, and say, 'Here, Lord Stranleigh, you're not half a bad sort of chap. You don't understand anything about mining or the harsh ways of this world. Here is your gold.'"

Schwartzbrod collapsed in his chair.

"You see, Mr. Schwartzbrod, there were only two alternatives for a poor brain like mine to accept: first, that you are the most generous man in the world; second, that you are the most daring robber in the world. Do you think I hesitated? Not for a moment. I knew you were no thief. Thieves are in Whitechapel and Soho and the East End generally, but not in the city of London. They're all men of law there. You are not a thief, are you, Mr. Schwartzbrod? No. Then sit down, honest man, and write me a check for the nine thousand pounds I have already paid to Captain Simmons, and for the amount which you promised to Frowningshield. I accept the benefit of your generosity in the same spirit in which it is tendered. I do not ask you where the gold is, I'll look after that; but the new ship you are trying to charter must not sail for the Paramakaboo. I cannot accept further kind offices from you. All I ask of you is to write a check for such an amount that it will fulfill the promises you made to Simmons and Frowningshield. That's why I requested you to bring your check-book."

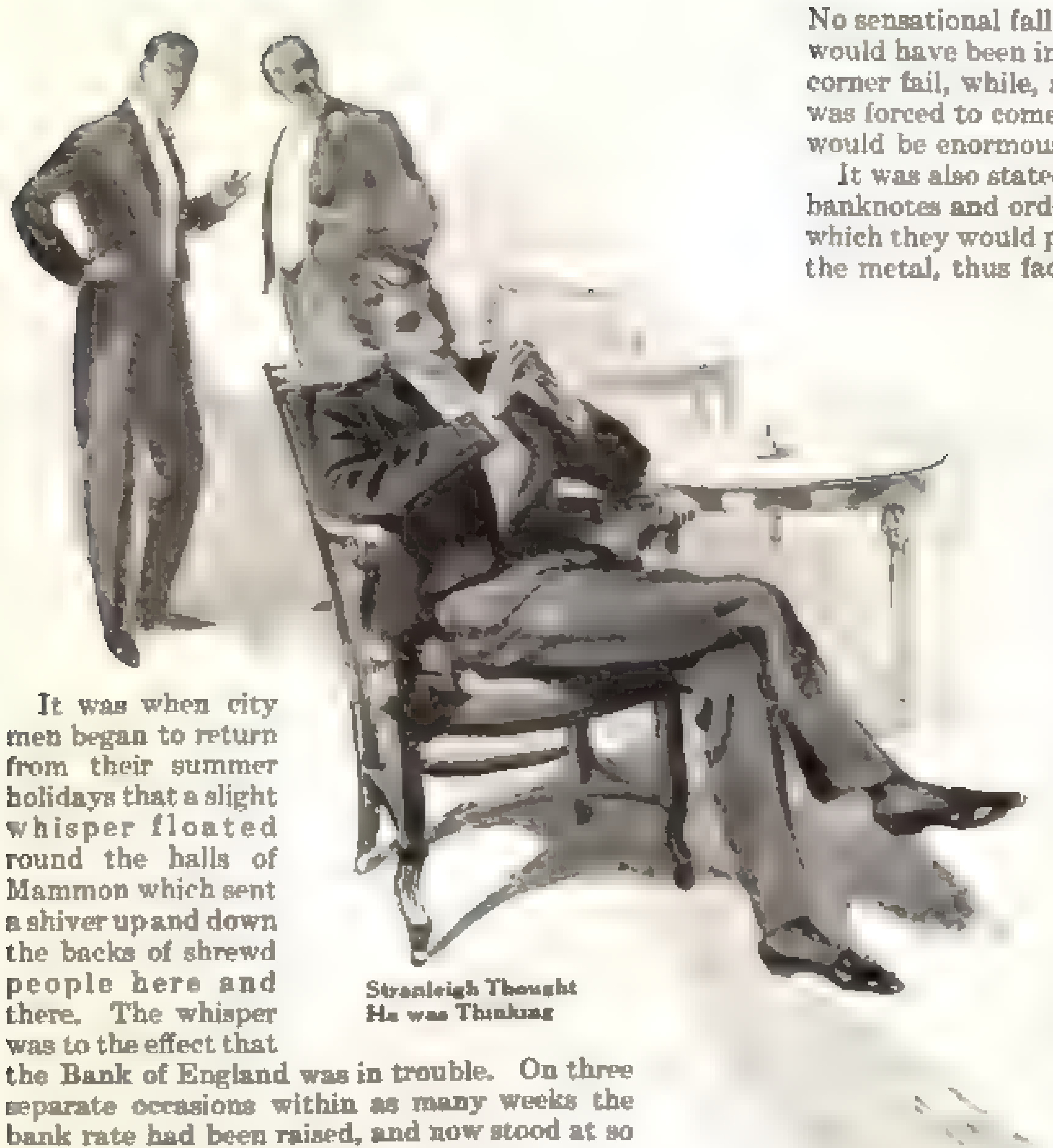
Schwartzbrod, with a groan, sat down at the table and drew forth his check-book.

Since his first disastrous encounter with Lord Stranleigh Schwartzbrod had been animated by a vicious hatred of this seemingly happy-go-lucky young man, whose attention appeared to be concentrated mainly on dress; but, as they met again and again, this rancor became tinctured with a slowly rising fear, not of the urbane nobleman's intellect, but of his amazing good luck; for nothing could have persuaded Schwartzbrod that Stranleigh possessed intellect of any kind. He regarded this junior financier merely as a polite, but brainless, fop.

To one as rich as Schwartzbrod, the writing of a check to fulfill his promises to Captain Simmons and Frowningshield should have been scarcely more important than the tossing of a penny to a beggar by an ordinary man. But Schwartzbrod brooded over it, grit his teeth, and swore vengeance.

. . . .

And so time passed, and the big steamer Wychwood sailed unmolested from southern to northern seas and back again, and Mackeller's smelters tumbled down into the safe-deposit some two thousand tons of gold.



Stranleigh Thought He was Thinking

It was when city men began to return from their summer holidays that a slight whisper floated round the halls of Mammon which sent a shiver up and down the backs of shrewd people here and there. The whisper was to the effect that the Bank of England was in trouble. On three separate occasions within as many weeks the bank rate had been raised, and now stood at so high a figure that it threatened to check enterprise and speculation during the approaching autumn, when every one had hoped business would mend in the city. Cautious bankers began calling in their loans, which is a bank's method of shortening sail. Ambitious projects were being abandoned here and there through fear of shortness of money. Companies whose promoters looked forward to a successful flotation before Christmas were held over. Affairs in the city were stagnant, and weather-wise people feared worse was to come.

About the beginning of October a sinister rumor went abroad, founded on a highly sensational article in a New York journal. This rumor, on account of its origin, was discredited at first, but, presently, the world came to learn that there was too good a foundation for it. The New York paper said that, as soon as the financial amateurs of the British Parliament had placed on the statute-books an Act commanding the Bank of England by the first of January to maintain its gold reserve at a hundred million pounds, a powerful syndicate of financial experts had been formed in Wall Street for the cornering of gold.

Wheat had often been cornered, to the great benefit of some one individual, either in New York or Chicago, and to the universal loss of a hungry world, but no one hitherto had attempted to corner gold. Wheat could not be produced at will. Once the sowing was done, the mathematicians could estimate very accurately, given a full crop, the maximum number of bushels of wheat likely to be placed on the market the coming autumn, and to this amount no man could add, because the production of wheat depended on the slow revolution of the seasons. With gold it was different: gold could be produced summer and winter, night and day; therefore no individual, be he as rich as Midas, and no syndicate, however powerful, had heretofore dared to attempt the cornering of gold. Wheat was consumed year by year, but gold was practically everlasting, preserved in the shape of ornaments, bullion, plate and what not. Old coinage, minted centuries before the birth of Christ, was still in existence, and, although a few grains of wheat grown in the time of the Pharaohs rested in the palms of certain mummies, the great bulk of year before last's wheat was already ground and baked and eaten.

It would seem, then, that the boldest financial coup ever attempted had been successfully accomplished by the men of Wall Street. This, however, the New York paper pointed out, was not the case. Tremendous as might be the consequences of the corner, there was, after all, little risk to the operators. Gold, unlike wheat, was a staple commodity. Wheat rose and fell in price. Gold practically did not. These men had paid no exorbitant rates for gold, but merely kept silent, and through the help of their agents all over the world, they either secured actual possession of the available metal, or had obtained an option on it, which did not expire until June, while the Bank of England was compelled by the new law to acquire possession of at least a hundred million pounds sterling of gold on January the first. Even if the corner failed, this would entail no loss to the monopolists, because they possessed the actual metal for which everything is sold. No sensational fall in the price of gold could take place, as would have been inevitable in the case of wheat should the corner fail, while, as a result of the hold-up, if the Bank was forced to come to their terms, the profit to be divided would be enormous.

It was also stated that the Wall Street men had secured banknotes and orders for gold upon the Bank of England which they would present at a critical moment, demanding the metal, thus facing this venerable institution with the drastic alternative of accepting their terms, or suspending payment.

The Times, in a leading article intended to soothe the public mind, attempted to show that the proposed cornering of gold was impossible; that millions upon millions of hoarded gold would be brought out at the proper moment if enough were offered for it; that these millions were in the possession of people of whom Wall Street knew nothing and had no means of getting in touch with.

This article had some effect in staying the panic, or at least in postponing it. Those responsible for the management of the Bank of England kept silent, as is their usual course, and for a week it seemed, so great was the confidence of Englishmen in their most important financial institution, that nothing disastrous was about to happen. Then stocks of all kinds began to come down with a run. One important house failed, then another, and another, and another, and shrewd men realized that both England and America were face to face with the greatest financial disaster of modern times. It seemed that the punishment fitted the crime, because of the fact that in America, which originated the crisis, the panic was much more severe than in England, and throughout all the United States, especially in the West, there was a simultaneous denunciation of Wall Street, to which Wall Street, accustomed to popular ebullition, paid little attention.

In England meetings were held calling on the Government to rescind their bill, and give the Bank more time; but, as was pointed out, the Bank had not asked for time, and, although the directors were known to have been bitterly opposed to the bill, the Government could scarcely with dignity offer relief where relief had not been sought.

Lord Stranleigh sat at ease in one of the comfortable leather-covered armchairs which helped to mitigate the austerities of life in the smoking-room of the Corinthian Club. His attitude was one of meditation. The right leg was thrown over the left: his fingertips met together, and those rather fine, honest eyes of his were staring through the thin film of smoke, and apparently seeing nothing. One of the men who had successfully borrowed money from him the day before, and whose salutation Lord Stranleigh ignored, not on account of the borrowed money, but simply because he had not seen the borrower, remarked to some friends that Stranleigh thought he was thinking, which caused a laugh, as these people did not know that the same remark had been made many years before, and were also under the delusion that Stranleigh was incapable of thought.

The Corinthian Club, as every one knows, is more celebrated as a centre of sport than as a resort of business men, yet it has two or three of the latter on its very select list of members. One of these entered, paused at the door, and looked about him for a moment as if wishing to find a chair alone, or searching for some friend whom he expected to meet. This was Alexander Corbitt, manager of Selwyn's Bank, a smooth-faced, harsh-featured man, under whose direction this bank, although a private institution, stood almost as high in public estimation as the Bank of England itself. As Corbitt stood there, the dreamy nature of Lord Stranleigh's gaze changed into something almost approaching alertness.

"Corbitt," he said, "here's a chair waiting for you."

The banker, without hesitation, strode forward and sat down. There was a certain definite directness about each movement of his body which contrasted strikingly with the indifferent, indolent air assumed by most of the members —a decisive man of iron nerves, even one who knew little of him might have summed him up.

"What will you imbibe?" asked Stranleigh.

"Nothing, thank you. I just dropped in at the club for a bite of dinner, and having a few moments to spare will now indulge in one cigar, then I must return to the bank."

"What, at this hour of the evening? I thought banks closed at four o'clock, or is it three?"

"I expect to be there all night," said Corbitt shortly, as he held a match to his cigar.

"I wanted to ask you a few questions."

"Ask them."

"You know I am as ignorant as a child of all matters pertaining to finance, high and low?"

"Yes, I know that."

"What's all this fuss about, Corbitt?"

"What fuss?"

"Why, the accounts I read in the evening papers, and the morning papers, too, for that matter. They say there's a panic in the city. Is there?"

The banker laughed—a low, harsh, mirthless laugh.

"Yes, there's a panic," he said. "You are not nipped in it, I hope? I was told you were dabbling in the city a while ago. Is that true?"

"Oh, merely a small flutter, Corbitt, on behalf of some friends of mine."

"Have you been speculating lately?"

"Oh, no. I possess neither the brains nor knowledge requisite for success in the city."

"Brains and knowledge are at a discount just now. What is needed is cash. The biggest fool with ready cash can do more at this moment than the wisest man with a world of knowledge."

"Then I'd better jump into the turmoil," said Stranleigh, smiling.

"Take my advice and keep out of it. There are rocks ahead. I see by to-night's papers that Conrad Schwartzbrod has gone under, and has carried down with him six or seven men who are considered the most acute financiers in the city. In ordinary times their standing might be supposed unimpeachable."

"Schwartzbrod bankrupt! Then it must be a fraudulent bankruptcy, surely?"

"No, it isn't. Everything has been swept away. He's had no time to hedge, or you may depend upon it he would have done so."

"Corbitt, what's the cause of the whole thing? Can't a man of your powerful intellect make it plain as A B C to an infant of my calibre?"

"The cause is simple enough. It is the attempt to do the right thing in the wrong way. The cause is the Bank of

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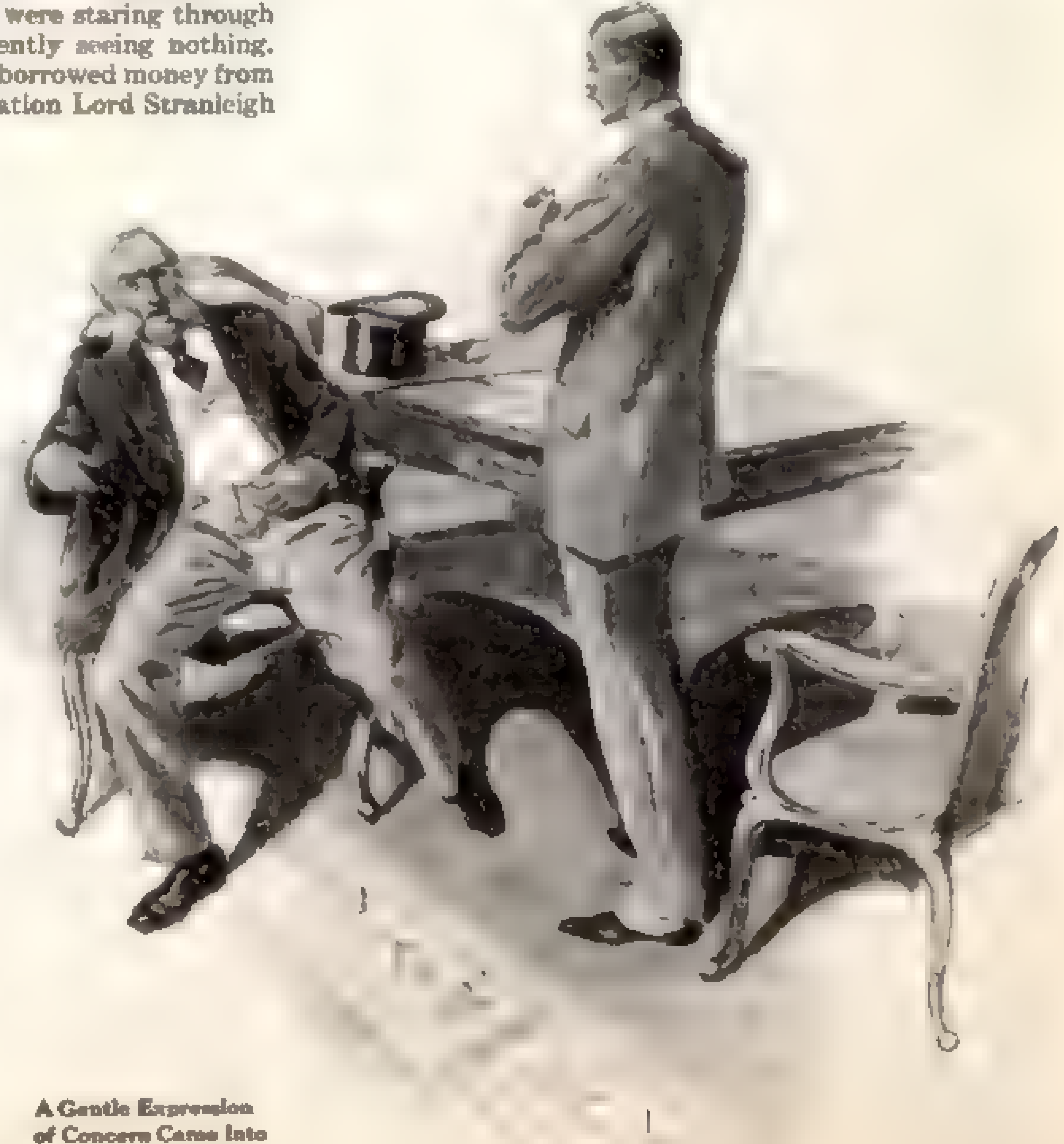
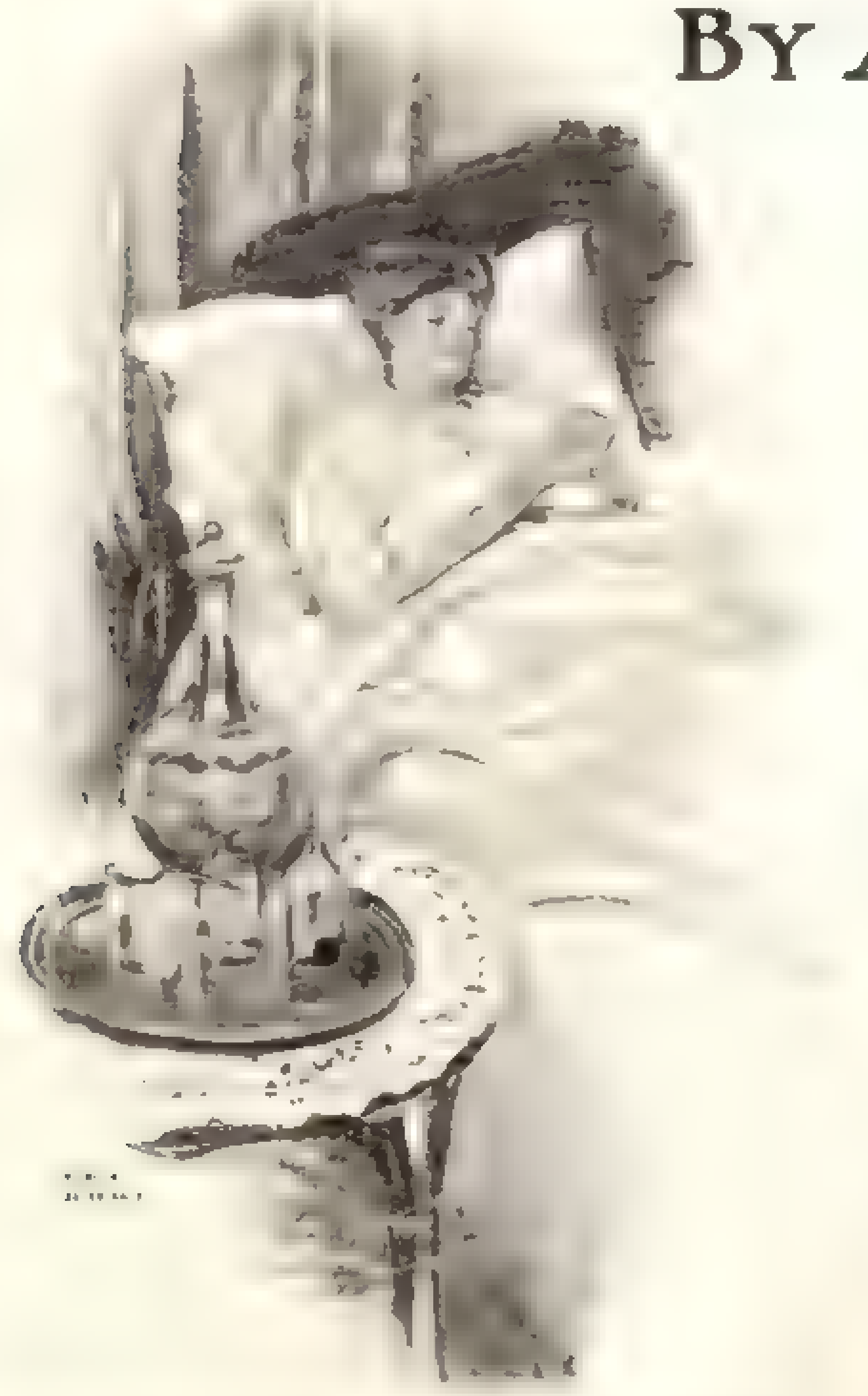


A Gentle Expression of Concern Came Into Lord Stranleigh's Face

NARCISSUS, THE NEAR-POET

By ANNULET ANDREWS



"I Send You Some Flowers. They are Sweet and White Like You"

IV

Gion Court, March 4, 190–.

I HAVE been ill, desperately ill, since the day, several months past, when I last wrote in my journal. That day seemed to bring me to the end of everything. The next found me dry and wild, with my throat scorching like a piece of cocoa matting under a red-hot stove.

Jane looked awfully scared. She applied simple remedies at once, but by the evening I was worse, so I knew I must be quite ill.

After that everything about me melted for weeks into a blur—a murky cloud of half-conscious pain and stupor, illuminated by occasional keen flashes wherein real things were seen and felt with a poignancy health cannot know. The faces and voices that seem like phantom shapes and sounds in illness remain vivid phantoms in the memory—they stand out stark and white like chalk-marks on a blackboard.

The face of Narcissus! Shall I ever forget it?

The face of the soul of Narcissus—cowed, selfish, blanched to a grayish, tremulous whiteness!

Jane telegraphed him to Newport, where he had gone for a Christmas house-party with Mrs. Gilsey. He came—I saw him, through misty, burning eyes, standing at my door, looking white and apprehensive. Jane went to him and whispered something. He stood there paralyzed with horror for an instant—speechless, trembling visibly with fear—not fear for me: self-fear, self-preservation!

I knew intuitively I was nothing of human concern to him—nothing more in his eyes than an infected animal or a contagious garment. His pale lips trembled, but could utter no sound. He turned and fled!

I can see him now at that instant—the blue artery throbbing on his blanched brow; the horrified, burning blue eyes; the lips on the verge of opening to a shriek of terror. I will paint that face some day—I will call it "Fright."

Now I know that the word Jane whispered to him was "diphtheria," and that is what I had first, with what the doctor calls "complications" afterward—I believe, brain-fever followed. Disease always attacks our weakest spots.

For days and days Jane moved omnipresent in the murk and ministered to choking throat and splitting head. And then there was also a strange presence in the room every day. It began by being an Easter-egg, oval and bald and shiny; just as I got hold of it and went to crack it on the corner of my old Dutch bed, there it stood with a purple tie and frock coat and checked vest, gazing at me reproachfully with its big, solemn eyes shining through thick window-panes without any frames. Then I'd get awfully sorry I had tried to crack it and would say: "Oh, I beg your pardon!" So the days went on—the days but not the nights; for often in the darkness seemed to come the frightened face of Narcissus—a horror, a shame, a vivid wraith in the shadows of the night. It came until the spell of its cruelty was broken. Then it vanished, and memory was slowly healed and health came creeping back.

It was that night I thought I should be buried alive, because I could not call to the frightened mask of Narcissus—that night, in the midst of wild nights, the wildest and strangest of them all. I could hear only my heart crying: "Oh! Narcissus, save me—love me—be true—be brave, be a man!" But the cruel face hung there immutable; and the blackness smothered me and sank down into my soul; and then, as my eyes closed and I felt myself going, there came to me the dewy, heavenly fragrance of violets. I breathed their odor till my eyelids unclosed.

The scent seemed to have cleared my vision, and in my study I saw a shining golden light. It illumined a face—gentle, sorrowful, steadfast, without fear; not the transfigured face of Narcissus, but that of my Guidarello, my Crusader, who had stepped down from the frame above my desk to stand there and bar the gate of death. For, in that instant, through the scent of the flowers and the surety of a brave heart, I knew I had been swung across from the darkness back to earth.

With the strength of that knowledge I gave a cry and stretched out my arms, and, then, I can recall nothing more, save that pain and apprehension fled and I floated away into a profound, unconscious rest.

After that my first impressions were of dim, rustling sounds and eerie whispers about my bed. Then, one morning, I looked up at sunrise and saw Jane, gaunt and actual as a lone pine on a prairie. So I knew things were real again.

Then, when the Easter-egg came in, his body stayed with his head and he seemed like a citadel of strength with an ivory dome. I clung to his kind hand and wept upon it without reason or restraint.

That opened the floodgates—they flowed freely for weeks.

After I got all dried out and clear-eyed and level-minded, I was still weak. Day followed day in this way until last week. Then, one morning when I felt quite strong and alert, and didn't want to sleep, and Jane was sitting by me, I asked her to go and get the picture of my Crusader hanging above my desk. I could not see it from my bed.

My old nurse brought the picture. There he lay—my Steadfast Knight with his good sword beside him. She put it at the foot of my bed.

"Jane," I asked, "has Mr. Inness been here since that first day?"

"No, Miss Sophie." My old nurse turned her face away. The red from her hair suffused her cheek and throat with a burning glow.

"Just you and the Easter-egg, Jane?" I asked.

"No, Miss Sophie."

"Who else then, Jane?"

"Mr. Morgan was here," she answered.

"Often?"

"Every day to inquire, but only once here in these rooms, dearie."—She was silent some time, and, when she spoke again, her voice was low and husky: "It was the night ye were thought to be dyin', me darlint."

"And where was Mr. Inness that night? Did you telephone him?" The question hurt, and I felt myself flushing. Again Jane turned away and reddened.

"Of course, dearie," she said, "an'—an'——" she hesitated, "the gentleman he was staying with said he was ill."

I fell back on my pillows, relieved that some excuse had been sent to shield him.

"And you told the doctor and Mr. Morgan this, didn't you, Jane?" I asked anxiously. Oh, I just couldn't bear people to know Narcissus was a coward—least of all that fearless friend who had shared the night-watches with my nurse and my physician!

Jane answered me, saying: "Yes, Miss Sophie."

I took her knotted, old, kind hand in mine and said: "Thank you, Jane, darling. Now, tell me about it—everything, and why you didn't call on Mr. Van Cort? He is my cousin and should have been the one to depend upon."

She explained how she had telephoned Jack Van Cort at the Calumet Club, but he was at Palm Beach. Late in the afternoon, as I began to grow worse, Gordon Morgan had called to leave me a book, and she told him of my illness. He had sent his doctor at once. Mr. Morgan had cabled Mamma every day of my critical illness. The night the doctor thought I might not get through, he just would stay.

"Didn't you and the doctor warn him, Jane? Didn't you beg him not to take such a risk?" I asked.

Jane gave a hopeless shrug.

"He ain't got a face you can argue with, Miss Sophie. Of course, I heard the doctor tell him it was foolish, as he was risking his own life, but he just set that firm chin of his an' said there was no one else to be by you an' he was not goin' to leave that night, an' that settled it."

It was his flowers and the sight of his steadfast face that banished death and, in the swinging of the pendulum, set me safely over on the shore of life! When I met him first, he began to help me to save my soul from the poisonous air I lived in, and now he had saved my body!

Narcissus has hovered solicitously over me daily—by letter. Jane brought me a pile of his silver-crested, lilac-scented notes to-day, for each day of the eighty days of my illness he has written me a beautiful note. Here is the first one; it is worth recording:

My Rose of the World:

Because I was forced by wise judgment to leave you to the care of others, think not that my heart is at rest. I am laden with anguish over the illness of my well-beloved, my beautiful one, my star of light and guidance in dark places. Although my heart and soul and body cry out to stay beside you, to be your supreme solace and dependence, I know it would not be wise for me to take such a risk. You need my material aid. I must work hard to maintain you and give you every care and comfort in this dark hour. What would become of us if I, too, fell ill?

I am in comfortable quarters with a bachelor friend. I am writing when I have the strength and inspiration to do so, and he does my typewriting for me.

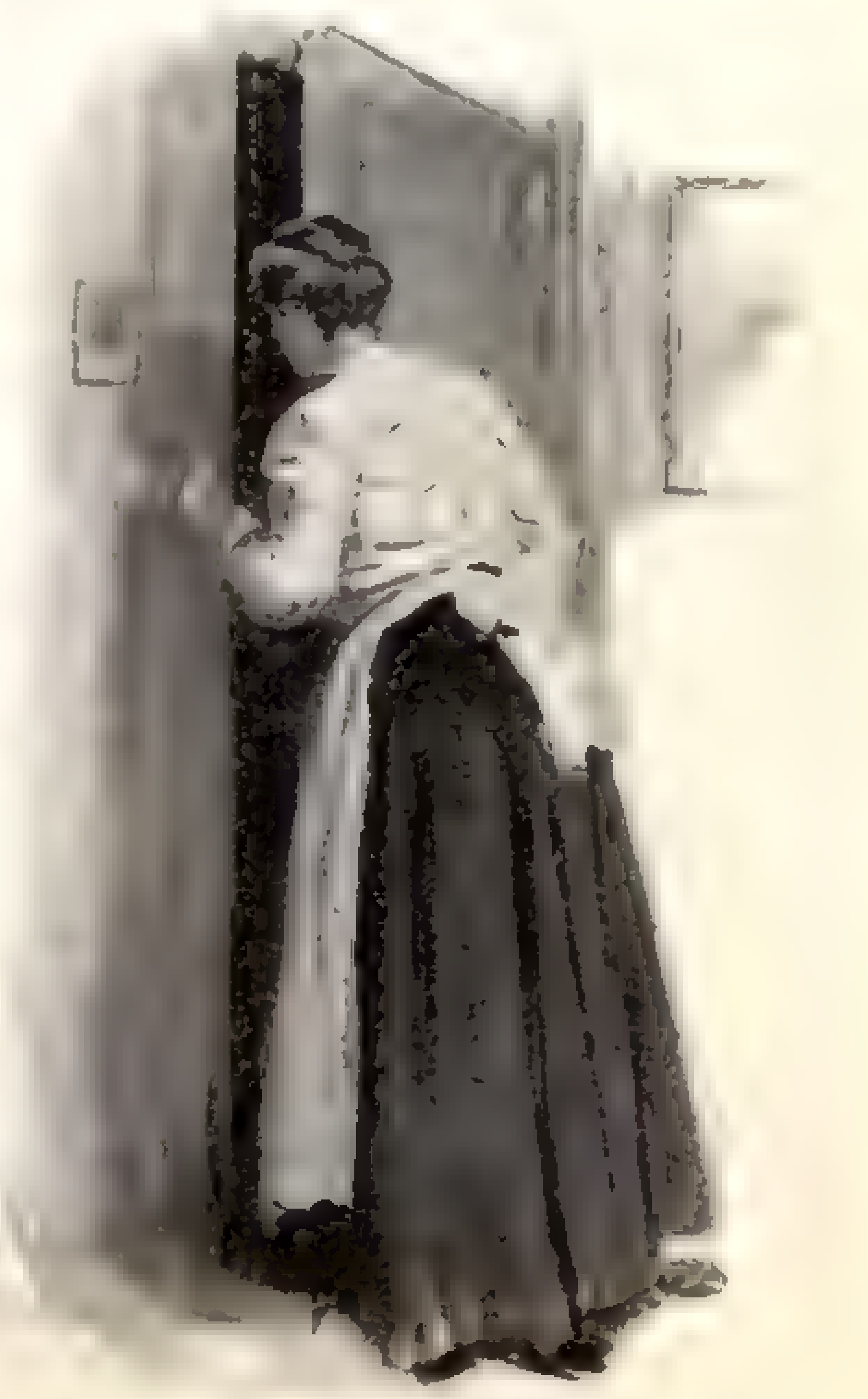
I am loving you, praying for you, my darling, living for you every moment, ministering to you in spirit, if not actually.

May the gods who govern the fates of the young and beautiful creatures of earth defend you in this awful time. You are all in all to me. I worship—I adore you, and I am,

Your husband-lover,
Narcissus.

Added to this was a postscript asking that Jane should telephone my condition every day and should never write. Of course, Jane did write letters, I am sure, for she knew that fear of my disease prompted my request.

Poor Narcissus, he sends me flowers, too! He does his best I suppose. I'm sorry for him. I can't fancy how it



Jane Said the Doctor Thought There Might Still be Some Danger of Contagion must feel to be a coward. I'm a woman, but I never felt afraid of anything in my life. It must be awful for a man to be a coward, to suffer from that frightful disease of the soul which crops out and clutches its victims and overmasters the reason as illness does the body.

I'll try to forgive when I'm strong; but now——

I was interrupted here by a note and some flowers—and here is the note:

My dear Mrs. Inness:

I am off for Europe sooner than I expected, sailing in the Cedric to-morrow. I am glad to feel sure, before going, that you will soon be well. I send you some flowers. They are sweet and white like you. I hope on my return to find you well and happy. Good-by.

Yours faithfully,
George Gordon Morgan.

Jane is awful slow with my broth. I wish she'd hurry. I feel so faint. Oh! dear, if I had died it would have been restful and—final. The more alive I get the deader I feel!

Wednesday.

I am rich!

Think of it!—I, Sophie Van Cort Inness, social secretary and general utility artist—I who never dreamed of anything but poverty and a struggle for my daily bread all my life—I am suddenly presented with a fortune!

It dropped into my lap from the most unexpected source.

Jack Van Cort brought me the astounding news to-day. He had just returned from Florida, and Jane primped me.

Jack came accompanied by a small boy attached to a crate of grapefruit, a basket of iron-gray moss, a box of orange-blossoms, shells and photographs and various other Southern souvenirs. Jack looked like a tropical Santa Claus, nor was the suggestion dispelled by his unprefaced announcement as he sat down amid his bounty:

"Sophie, my girl, you are an heiress!"

I almost fell off my pillows into his arms and the grapefruit.

"Jack," I warned, "don't scare me that way. I cry so easily these days."

"It's the truth, Sophie," he insisted. "I am the herald appointed to bear to the Princess the news of her fortune."

"Nonsense!" I said. "What's the matter with you, Jack, dear?"

"It's the will of our late mutual cousin, Gretchen Van Cort."

"What, the sour old maid who sent me the miniature of Bettina?"

"Yes. Now, she has increased her benefits by dying and leaving you a fortune!"

The whole thing seemed fantastic.

"What did she do it for, Jack?" I asked, still dazed and unbelieving.

"Why, because you were the only relative, Sophie, who had the sand to resent her insolence and tell her the truth—or write it, at least—in reply to that nasty note of hers she sent you by me with her gift. We had let her hector and insult us all her life because she was so old and so rich, and your telling her the truth she seems to have appreciated, for she coughed up ——"

"Oh, Jack, please, don't speak that way of a dead person!"

"Well, she has, or at least she did, and it amounts to the neat sum of three hundred thousand dollars bestowed upon Sophie for being a bad, resentful girl to her spinster cousin. The rest goes to charity, but she has bequeathed you also the religious jewels she wrote you she would leave to a more sedate branch of the family."

"What! the crosses and saints and moonstone cherubs?"

Jack produced a copy of the eccentric codicil by which I had suddenly bloomed into a jewel-freighted heiress.

"Oh! Jack," I cried, "think of it! I can pay for the hot-water bags and medicines and disinfectants all right away; and I can pension off"—I had almost said 'Narcissus'—"I mean I can help Mamma and Jane, and can go away for a holiday, and have sweet clothes without having to sew and plan and strive. I will have rooms full of flowers, and I'll never again wear gloves that smell like automobiles; and I can help girls who are poor and haven't anybody to look after them, and can keep them from getting married when they shouldn't."

"Go on. What else?" said Jack, beaming with joy over my happiness.

"I'll never shop on Sixth Avenue again, or wash out my own handkerchiefs and dry them on the mirror. And, oh, Jack," I said, "I'll have my hat with the white plume!"

Then I told him how I had yearned for that plume and how it would make me feel richer than anything else to have it right away. So he has promised to potter all over Fifth Avenue and have some hats with white plumes sent me to look at.

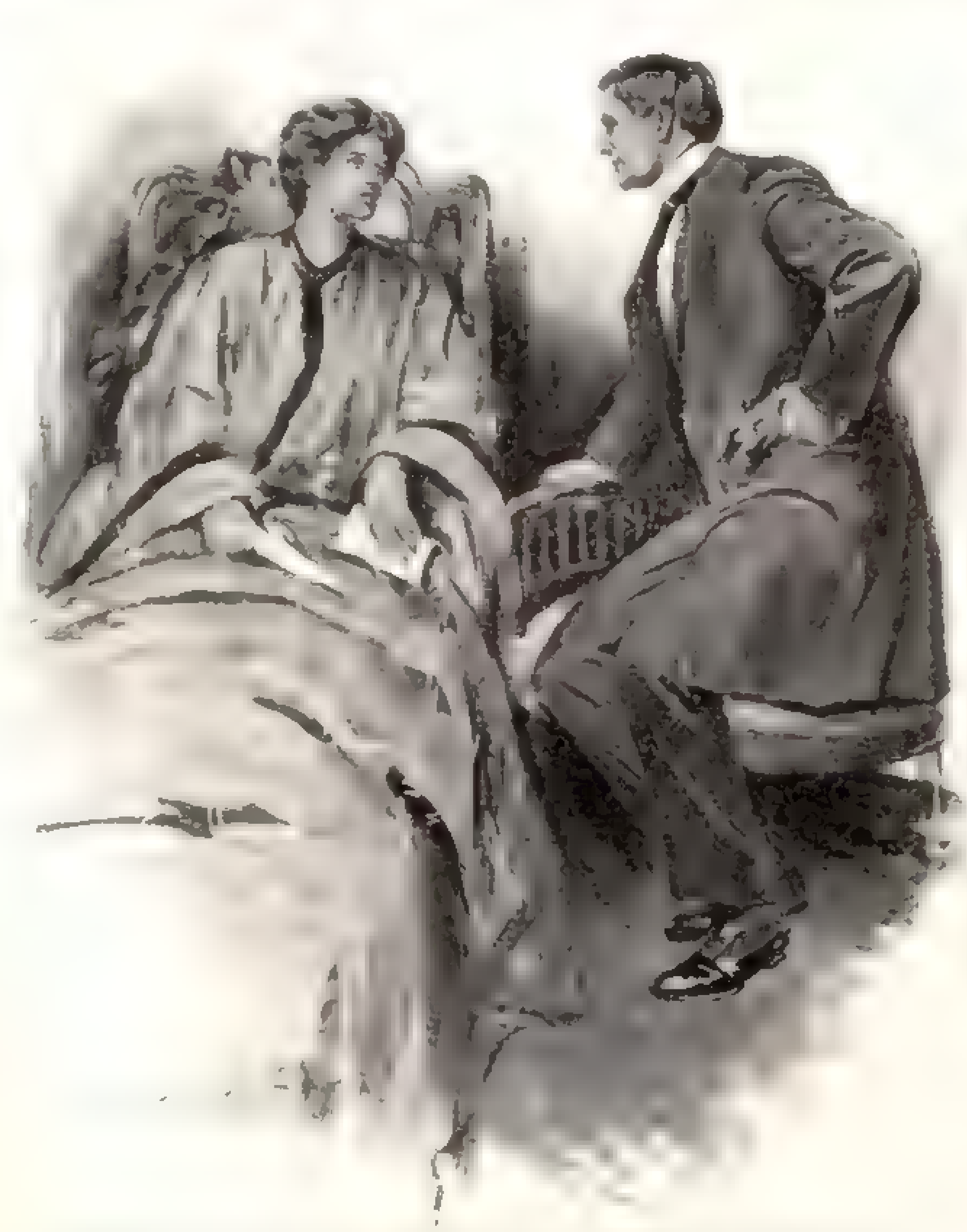
Of course, I won't get my money for some time, but Jack can arrange for me to be trusted now, and, although I can't get out yet, I can try the hat on and look at it and know I've got it, and it's what I did want so.

Oh, the blessing of this money! We were at the end of our shallow resources, Jane and I, for yesterday I dragged it out of her that her money had supplied our needs for all the weeks of my illness. Mamma is still in hard luck, and Narcissus had not sent a penny.

He called yesterday. I saw a long, white slice of his face through the stingy crack Jane opened. I turned my face to the wall. Jane said I was asleep, and added the doctor thought there might still be some danger of contagion.

That was enough!

I must soon write to him kindly, though. I wouldn't deserve the blessing of my fortune unless it made me willing to take up my cross and trudge along with it. I'll do it—soon. But I just want to lie here a while and let the knowledge of my blessings percolate through my sore heart and tired body. Oh! It is a poultice. It may not be a sovereign remedy that reaches the roots of a canker, but it does soothe the surface of things!



"Think of It! I Can Pay for the Hot-Water Bags and Medicines and Disinfectants"

Friday.

I will write Narcissus to-morrow, telling him to come and see me.

It's been hard to make up my mind. Lots of times, in the darkness of the night, I've felt that, if I had my bag of gold under my pillow, I'd creep out of bed and run away.

But I won't shirk. I will try again and again to help Narcissus—not here, but out somewhere in a pretty country place that I shall buy. I will take Narcissus there and begin by getting him to play golf and brown himself up, so he will get to look more like a real man. We shall have the white house and the rose-garden I've dreamed of, and the baby lambs and ducks and horses, and all sorts of healthy things; and, maybe, Narcissus will grow different and get to be a sure-enough man and a wholesome poet.

Out in that nice atmosphere he may get to writing poems like Wordsworth as he grows older and simmers down. Wordsworth wrote poems to girls, too—calm, gentle verses. There's nothing lovelier in the English language than his poem to Lucy, but I don't believe Narcissus ever could write such a tempered lyric. His are so sultry. Wordsworth must have been a dear!

I'm not going to nag Narcissus, though, when we settle down together again. I sha'n't ever let him know I knew he was a craven about my illness. There's no use trying to face anybody like Narcissus. He slips and won't be faced, and the only way is to take him as he is, accept everything as he presents it, and be cheerful and kind.

I can never feel the same. I can never even fancy I love him; but I can help him, and helping is a wife's duty and—I've got to do it, that's all.

Monday.

Susan Phelps, she of the stringy hair and old bachelor beaux, dropped in for tea this afternoon. She said she had met Arthur at Mrs. Gilsey's a few days before, and he told her it was all right for her to come. She added that she knew, of course, I must be almost well, or my husband would have been with me.

I answered, "Certainly," and smiled. Evidently Susan does not know the kind of husband I've got.

She added the information that Mrs. Gilsey had gone to Canada to-day, so, I suppose, Narcissus will be lonely, and, if he is not too much alarmed by my last message, he will come again, and I will have to see him. I have not heard from him, though, since I wrote. That's a week ago. I'm up now, able to take a little walk in the Park every day. The rooms have been aired and smoked and drenched in a fashion to frighten to death the most vindictive and malevolent of germs, so he needn't be afraid any more. But I've no doubt he is.

Susan said she met Mrs. Gilsey and her procession along Twenty-third Street on its way to the ferry. Mrs. Gilsey had called out at the top of her lungs to Susan, that one of her spaniels was ill and couldn't stand this warm winter, so the doctor had advised the change. She had two traps and a 'bus, three maids, a bunch of dogs and a valet. That was all Susan saw as the procession passed, and it seems quite enough for a casual glimpse.

Nobody knows about my fortune yet. I asked Jack not to tell, and I know the other Van Corts haven't told, because they are bursting with rage and mortification, Jack says, that Miss Van Cort should have behaved so toward them. However, I told Susan of it and, I suppose, she will spread the news.

She was quite impressed, it seemed to me, though I can't see why. She asked if I should not take Miss Van Cort's place in the family, and that made me hysterical. Susan is one of those awfully serious-minded girls where worldly matters are concerned. She reproved me, and said I did not seem to appreciate what it meant to be placed in the shoes of an aristocratic old lady with a fortune sufficient to sustain the position. I told her I didn't want to sustain anything; that I just wanted to be peaceful and have the people I loved about me, and not change at all.

I had just started to write again to Narcissus when the postman handed me this letter:

Hotel Belvidere,
Toronto, Can., March —.

My Woodland Rose:

The above address may surprise you, yet I think you must have known how hurt I have felt for some time because, when I called, eager to see you and press you to my lonely heart again, I was refused admittance by that vindictive, orange-haired, lemon-tempered Celtic spinster whom you insist upon retaining in your service against my will and judgment. I felt that she received from you the right to enforce her insolent authority.

It has grieved me, my darling, I have felt like an alien—an outcast. I do not reproach you, my beloved, yet I, too, have suffered in this illness of yours. I pray God you may never know how much.

(Yes, but I did know, Narcissus—I saw it all that day in your horrified face!)

Now that you are well, or practically so, I feel it due to myself to take a little holiday. My dear friend, whose guest I am, thinks I am looking worn and sad and pale, and she has been most kind and sympathetic in my dark hours of anxiety. I think of you at night, my Golden Rose; I dream of your beauty at sunrise.

May the gods of youth and love and hope bless and keep you for my homecoming.

Your lover,
Narcissus.

I put the letter down and laughed—a short, mirthless laugh from parched depths. I should have been used to the surprises of Narcissus by this time, I felt, yet the last act staggered me. It was so like him to throw the blame of his own neglect on me!

It would be characteristic of the moral legerdemain of Narcissus for him to get a divorce in Canada on the ground

(Continued on Page 27)

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The Trouble in Colorado

"COLORADO is the most hopeless State in the Union," says Ben B. Lindsey, Denver's famous juvenile court judge.

But that depends upon the point of view. Unless we are mistaken, the Socialists regard it as the most hopeful State in the Union. It is ridden by a league of mine and franchise owners as predatory, as ruthless and as fatuous as the most enthusiastic disciple of social revolution could wish to see.

In the interests of the dominant gang, the worst crimes of our times against democratic institutions have there been committed.

A jockied legislature nullified the miners' lawful victory at the polls in carrying an eight-hour-day constitutional amendment. A complaisant court acquiesced in suspension of habeas corpus. That time has exerted no saving influence is quite clearly shown by the recent election of Guggenheim, of the Smelter Trust, to the United States Senate.

Colorado is the richest of Western States, except California; but has only twenty-four thousand farms. Indian Territory has twice as many; Oklahoma, three times as many, and, with half the total wealth, two and a half times as much money in agricultural implements.

Colorado's total wealth is nearly half of Wisconsin's, for example, but only ten per cent. is in farms, against nearly forty per cent. for Wisconsin. Having total wealth equal to Connecticut, Colorado does not figure at all in the Comptroller's savings-banks returns.

Admittedly, our system will work most easily where a large mass of the people have some property stake. Where the community consists more of rich employers and their employed, the former might well exercise some measure of moderation and general decency, merely for the sake of institutions which they inherited.

Unfortunately, this view has never appealed to the dominant property-owning class in Colorado. By consistently insisting upon the last ounce of advantage which they could possibly obtain by any means, they have contributed mightily to the evolution in that State of an intense class feeling and antagonism which cheers the Socialists, but does not cheer at all such citizens as Judge Lindsey in the other camp.

Society's Gallery

WE SYMPATHIZE very much with a society leader who feels outraged because the newspapers published an unauthorized and untrue announcement of her engagement. But it is also true that we sympathize very much with the newspapers.

Observe the daily society column in your favorite paper, and the illustrated full page on Sunday. This represents the labors of from one to three reporters. Is Mrs. Brown-White to entertain some friends at dinner? She kindly tells the reporter all about it, including what kind of posies she will have on the table and, if he insists upon it, what her guests will have to eat. At Miss Smith-Thompson's swell wedding the management makes arrangements to accommodate representatives of the press exactly as at a prize-fight or a political convention. Notice of Mrs. Jones-Johnson's musicale is sent in by mail for publication, and the good lady really thinks the event is charged with an important public interest.

Indeed, on a slightly lower level, among the near-swell, there is much bitterness and heart-burning if the society editor leaves out notices of the little engagements, weddings and teas.

It is an open question how long smart society would exist if the press did not provide a well-filled public gallery to look on in mingled awe and envy. Society, by the generous manner in which it facilitates reporting, recognizes the gallery as an integral part of the show. A society leader should be as indulgent to the occasional indiscretions of the press as popular actresses proverbially are, and for just the same reason. In fact, when you come to think of it, the two classes are here in the same boat.

It is unpleasant to have false statements of one's intimate personal affairs spread on the front page. But can one afford to quarrel with the publicity agency and take the risk of an empty gallery?

Wouldn't Miss the Big Parade

STANDARDS of amusement differ. Not far from where Syracuse, New York, now stands, the Seneca Indians gave a grand entertainment in honor of La Salle and his party of explorers. As a climacteric feature a prisoner was tortured six hours at the stake, cooked alive and eaten. Father Galinee, the historian of the excursion, was so unsympathetic to the spirit of his hosts as to call it "the most miserable spectacle I ever beheld in my life."

There is no strictly logical connection, yet we are reminded of this by the fact that half a million people stood packed on blistering flagstones in Philadelphia, the other day, to watch a few thousand others toil gasping over the hot pavement. That some three thousand people succumbed to the heat merely makes the spectacle more extraordinary.

Such urban exhibitions are common. We think they completely disprove the current notion that life in a city is, on an average, more varied and interesting than life in the country. Certainly, nothing but a rage to "see something" that was begotten of the last extremity of boredom could drive great crowds into the sun to watch a street parade in the dog-days. To the poor spectacle itself, add the great bodily discomfort, and even danger, of viewing it, and you get a measure of the incredible extreme to which city folk will only too gladly go for the sake of a little variety.

We wonder why some enterprising person does not popularize the steel mills in Pittsburg and the stockyards in Chicago as dog-days' pleasure resorts. Or even why the growing movement for public bathhouses, bathing beaches, small parks and playgrounds does not gather tenfold momentum.

A Reorganization Recipe

A PLAN to reorganize the Chicago Union Traction Company was announced the other day. This company's tangible and intangible property has been appraised, and the total value fixed, by agreement with the city, at thirty-two million dollars.

Under the agreement, earnings are limited to five per cent. upon this sum and forty-five per cent. of net surplus profits, after setting aside fourteen per cent. for maintenance and depreciation—the other fifty-five per cent. going to the city.

When the reorganization committee met, we understand one member proposed that, as the total value of the property was thirty-two million dollars and earnings restricted as above, no more than thirty-two million dollars of stocks and bonds should be issued.

Thereupon, all was confusion. Two members of the committee fainted. Another shouted for the police to come and take the anarchist into custody.

When peace was restored, the committee consulted its dreambook and briskly evolved a plan, which provides that bonds shall be issued to the amount of thirty-two million dollars, or the total value of the property—and then some income debentures, some capital stock, some certificates of beneficial interest divided into series A, B and C, and some collateral trust notes, all footing up to about sixty millions, or double the value of the property.

We hear that the incendiary member who proposed an honest capitalization will be indicted. May his fate be a warning! Once give footing to the notion that a property may, in some exceptional cases, be reorganized without issuing bales of bogus "securities," and one of Wall Street's chief sources of profit will be imperiled.

No matter how patently aqueous the "securities" are, there is always an encouraging possibility that, in a rigged market, some of them may be worked off on credulous investors.

The Cost of the Goods

THIS is a true human document, offered for what it may be worth:

"I've been buying some lately of the mail-order houses and saving money by doing it," said the farmer; "but, by Jolly, I don't know. I was in ——'s grocery to-day and heard him talking with the new man that's rented a piece of ——; said he'd like to carry him, but that he really couldn't do it.

"After the man went out, says I, 'Henry, what's the matter with that man that you won't carry him?' And he says, 'Nothing, that I know of; but I just can't do it. The mail-order houses and the fellows that come through taking orders till they get enough to fill a car, make us sell so close and take so much cash trade that I just can't put another account on my books to carry over till grapes are sold.'

"Well, sir, twenty years ago—I guess, I wouldn't have been here, if Henry hadn't carried me a whole year. I was meeting payments on this place, and the crops failed. No, sir, I guess I wouldn't have been here, if Henry hadn't carried me. And I was just thinking to myself, 'Maybe that renter'll have to throw up the sponge, same's I'd had to do.' When I painted my buildings, I saved thirteen dollars buying of a mail-order house, and it seemed like throwing money away not to do it. But, by Jolly, I don't know."

Many others don't know, and are thinking about it—as we find from much evidence. The price mark doesn't always tell the cost of the goods. Certain Southern communities may buy cotton quite cheaply—because it was spun by the stunting toil of their children. Wool would be a better bargain for them. The price mark does not always tell the whole story.

Wanted—A Political Term

WE NOTICE a political designation that is new to us—namely, "Roosevelt Democrat."

We know that stalwart Democracy of New York which is led and ornamented by Mr. August Belmont, of the Traction Trust. In Illinois a powerful and dominant wing of the party looks for guidance to Mr. Roger Sullivan, of the Gas Trust. In Indiana, we believe, Mr. Thomas Taggart still commands a numerous and decidedly enthusiastic following.

Borrowing an admirable phrase from Mr. Hearst, we should call this "The Democracy that Acts." Mr. Belmont's activities produced an inflation of about a hundred million dollars in the capitalization of the Traction Trust, while Mr. Sullivan, in his humbler field, got action to the extent of six millions on the capitalization of the Gas Trust.

The speaking Democracy of Mr. Bryan is, of course, contrasted to this active school in a manner painfully sharp. If there is to be injected a Rooseveltian Democracy, disagreeing both with the Democracy of Mr. Bryan and that of Mr. Belmont, the outlook may fairly be described as confused.

We like words to which a certain meaning attaches. As the Presidential campaign looms less than a year away, we begin to yearn for a word, or words, by which organized opposition to the Republicans may be tersely designated.

Of course, we shall have the Prohibitionists. Everybody knows what they mean.

But, unfortunately, the Prohibitionists, as a political power, are a subject for editorial discussion only after the election is over and the final returns tabulated in percentages.

The Really Rich Folk

BELGIUM, supporting over seven million people on an area smaller than Maryland, is much the most densely populated country in the world. She has had much of which to be proud, but her working class was the least fortunate in Western Europe.

Wages were lowest, and it used to be the laborer's common experience to begin work in mine or factory under the age of ten. The misery of the weavers of Ghent was fairly proverbial.

In Ghent, as we read in a recent account of the country, stands a certain spacious mansion in a beautiful garden. Formerly it housed the most aristocratic club in the city. But the club could not bear the expense, and gave it up. So, now, these same weavers of Ghent have bought the house; equipped it with café, library, theatre, assembly-room, and, on Sundays and fête days, they throng the fine garden.

In the same town the workman's "Vooruit" owns a big department store, with theatre and club-rooms upstairs. In Brussels the "House of the People," owned by the workmen, cost two hundred and fifty thousand dollars. In nearly every considerable Belgium town the workmen's coöperative society owns a handsome building, containing a store, theatre, café and club-rooms.

This is not because the individual Belgian workman has grown rich. Economically, his lot is far from a happy one. Politically, after fifty years of vigorous fighting, he has not yet attained equal universal suffrage. Coöperation, compelled by crushing pressure, makes him collectively rich enough to afford a club house that the aristocrats found too expensive.

There is really no wealth and no power save that of the common people.

They have only to get together and the rest of the population becomes mere fringe.

WHO'S WHO—AND WHY

Serious and Frivolous Facts About the Great and the Near Great

Pronounced Pebbody

NOR can it be said that George Peabody—pronounced Pebbody—Wetmore, of Newport, Rhode Island, is yet out of the woods; but he took the first long, full breath he has encompassed since last January, the other day, when eighteen of the members of the Republican organization of the State declared him their candidate for Senator. That does not make Mr. Wetmore Senator, for the Legislature has a few parting words to say; but it clears the atmosphere a bit, especially as Colonel Samuel P. Colt, his implacable opponent, has declared himself out of the race.

It really has been a shame the way Rhode Island has treated Mr. Wetmore. He has been a Senator for twelve years, and, naturally, he wants to be a Senator for twelve years more. After a statesman gets beyond the twelve-year limit in the Senate he is incurable. Mr. Wetmore, looking on a Senatorship as a gentleman's job, and being a gentleman—Newport brand—thought it due him to be continued. Certain rude and, possibly, ungentlemanly persons in Rhode Island thought otherwise. Thus, when Mr. Wetmore went to the Legislature, a large portion of the Legislature went to him, conversely, and adjournment came in a deadlock with no Senator chosen and George Peabody—pronounced Pebbody—Wetmore out of office for the first time in a long space.

It is not so much that Mr. Wetmore needs the office. He does not. His father was an industrious and frugal man and left Mr. Wetmore in that delectable position where he never had to work, which habit of life he carried to the Senate with him. Still, men whose fathers have been as thoughtful as was the elder Wetmore must have some occupation, or diversion, or divertisement, or delusion, and the present Wetmore chose politics—politely and in a Newport way.

The Battle of the Millionaires

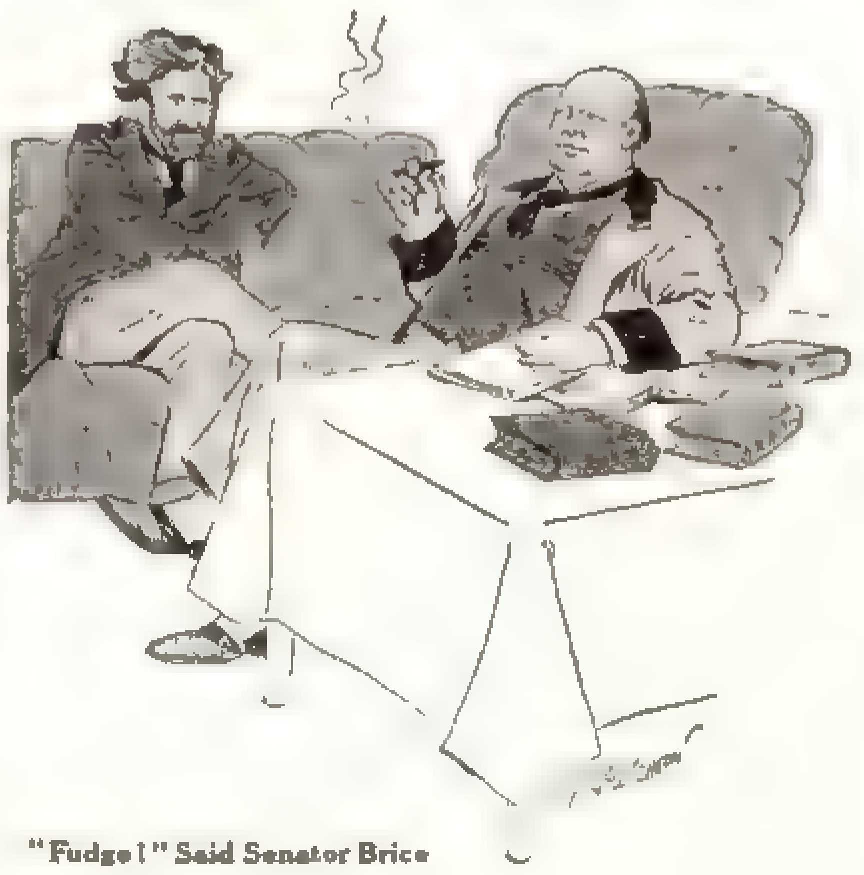
RHODE ISLAND is a nice, compact place to play politics in. One can sit at home and get all the returns by telephone. Also, Rhode Island politics is neat and compact. So they made him Presidential elector on various occasions and elected him Governor twice. Then they sent him to the Senate. That seemed to settle it. He liked the place. He was comfortable and contented. All was well.

Then along came Colonel Samuel P. Colt, and decided he would like to do a turn at Washington himself, preferably in the seat in the Senate occupied by Wetmore. Another candidate came in, and the dispatches told every day of futile ballots with no advantage for anybody.

Colonel Samuel P. Colt is president of the Rubber Trust, which fact, some carpers might say, gives him peculiar fitness for a seat in the Senate. The main idea is that the swelling on Colonel Colt's fortune is just as swollen as the swelling on Senator Wetmore's. Perish the thought that Rhode Island would take one millionaire out of the Senate and not put another millionaire in. But Rhode Island, owing to a few obstinate fellows who got into the Legislature in some way, left both millionaires up in the air. Colonel Colt has not made a good landing, as the balloonists say, but the drag-rope from Senator Wetmore's car is still out and the anchor has not caught. His indorsement helps some. If those obstinate fellows can only be brought to realize how ornamental Senator Wetmore is, perhaps he can come back again, after all.

The permanent retirement of the Senator would be a distinct loss to the Senate. He occupies his own niche. It is his peculiar function to give tone to that body. He doesn't have to do anything. He is not expected to. When a visitor comes into a gallery and asks the guide: "Who is that distinguished-looking man down there?" the guide doesn't have to look. He says: "That is Senator Wetmore, of Rhode Island." The guide knows. The Senator is there giving distinction.

Some Senators are careless about their dress and some are careless about their language. Occasionally, a Senator, in the heat of a long debate on a big measure, will appear with his iron-gray whiskers unmowed, and there are times when a scattering necktie gets around under a Senatorial ear, or a shirt-bosom becomes rumpled, or a collar wilted. Not so with Mr. Wetmore. There never was a moment when he did not look as if he had been freshly valeted. Debates may storm and eddy about him. Constitutional authorities may go to the dusty mat, and gouge and claw over a disputed point. A dozen statesmen may be hopping up all around him, demanding to be heard and bursting with thoughts that make their clothes bulge frightfully; but through it all Mr. Wetmore will be found sitting calmly in his seat, gazing at the clock and giving tone—ever and anon putting up a lily-white hand to make sure of the adjustment of his scarf or casting an inquiring eye to see if the crease in his trousers is strictly maintained.



"Fudge!" Said Senator Brice

It is quite possible that there are Senators who think a part of their duty is to take a hand at framing such legislation as comes before the body. There are men there who have opinions on various subjects and present them. There are men, even, who will dispute what other Senators say, pointing out their errors and interpreting the law. There are men who will try to amend measures that are up for consideration to meet the views of their constituents and the views of the country. They get excited about it all, too, and hammer their desks and raise their voices.

You will never find Mr. Wetmore engaged in such unseemly conduct. He does not approve of such lack of repose. A Senator, in his opinion—especially a Newport Senator—should always be calm and dignified, and he is both—especially calm. Let the statesmen rage. Let them fight over a measure affecting the rights and prosperity of the whole Republic. Let the President hurl in special messages and the Senate hurl them back. Let the whole country get excited. What of it? Mr. Wetmore is not excitable. He does not countenance emotion. He positively refuses to take any part in these vulgar exhibitions. He is there, adding tone. If we had eighty-nine like him the Senate would be in absolute good form.

The True Newportian Pose

MR. WETMORE is the only representative of Newport in the Senate, and Newport being superior, so, also, is Mr. Wetmore superior to the transparent tricks of legislators to gain popular applause. In all the turbulent Fifty-ninth Congress, when there was so much discussion over the railroad rate bill, when statehood was paramount and there was financial legislation that had the country on tiptoe, did Mr. Wetmore condescend to mingle with the rabble and discuss these measures? He did not. His voice was heard on but two occasions, except when he voted—always with his party—in that entire Congress. Just twice did he rise, flicking a grain of dust from his sleeve and surveying his colleagues in that rather bored manner that marks the true Newportian when he—or she—is compelled to have speech with those without the pale.

The first occasion was on January 17, 1906. On that momentous day Mr. Wetmore said, as reported stenographically by the Congressional Record: "I present the annual report of the National Academy of Sciences for the year 1905, as required by statute. The statute also provides for the printing of the report, so that no action is necessary on the part of the Senate but simply to receive the report."

The Senate received the report. It could not do otherwise when addressed in such good form.

Once more Mr. Wetmore ventured into the arena of the greatest legislative body in the world. On April 28, 1906, he rose again and said: "I ask unanimous consent to call up the bill to provide a site and buildings for the Departments of State, Justice and Commerce and Labor."

That was all there was to it, just a few, well-chosen words, and Mr. Wetmore sat down again not to utter another syllable except "Aye," "Nay" or "Present," until the close of the Congress. For days and days the debate whirled around him. He maintained his poise. He had no suggestions to offer. He was not there for that purpose. He was giving tone.

A real Newporter rarely gets into the Senate. More are needed. There is too little of that class distinction there that comes only with our best-bred and richest citizens. Rhode Island, blind to the advantages of having the only Senator of his kind in the world, has been unjust to Mr. Wetmore. Now that he has been indorsed by the organization—or part of it—he should be returned. He may look bored and act bored, but he isn't. He represents our ruling classes.

The Mariners from Ohio

WHEN the late Calvin S. Brice, Senator from Ohio, and the late Thomas B. Reed, Speaker of the House, were in Congress, they lived at the Arlington Hotel in Washington and spent many evenings together.

One night Mr. Reed was talking eloquently of the glories of the coast of Maine, his native State.

"Pshaw," broke in Brice; "you can't tell me anything about the coast of Maine! Of all the bleak, inhospitable apologies for a coast, commend me to Maine! Why, only last summer I went up there with a friend from Ohio on his magnificent private yacht. We were trying to enjoy ourselves in those wretched waters, when the yacht ran on some uncharted rocks and sank, and was a total loss of more than half a million dollars. The coast of Maine! Fudge!"

"Brice," said Reed, "the coast of Maine was constructed without a single thought of fools from Ohio, like you and your friend from Ohio."

A Democratic Driver

ONE of the famous characters of Butte, Montana, is John, the hackman, who has driven a hack in that city for years, and who knows every man who has participated in the exciting times in that great mining camp.

John is an ardent Democrat, but he is the best driver in Butte, and when President Roosevelt was there, a few years ago, the local committee selected John to drive the carriage in which the President rode, and to drive the four-horse team which took the President over to a garden outside the city.

There were some cavalrymen acting as escort. They tried to keep up with John, but John put the horses on the keen gallop and left the soldiers far behind.

The President was delighted. When they finished the ride he slapped John on the shoulder and said: "You are a great driver!"

John did not reply.

"You are a great handler of four horses," repeated the President. "One of the best I ever saw."

John turned and glared at the President. "I don't need a Republican President to tell me so," he said.

The Hall of Fame

¶ Senator Nelson W. Aldrich, of Rhode Island, the Boss of the Senate, began life as a grocer.

¶ When William Loeb, Jr., secretary to the President, takes a vacation he goes out to the Yellowstone Park and buries himself in the wilderness.

¶ Admiral Dewey is one of the most expert horsemen in Washington. He drives a fine team of bays nearly every afternoon on the Speedway and through Rock Creek Park.

¶ John Stuart Mills Neil, owner of the Helena Independent, is working for a million-dollar endowment for a Montana University at Helena and expects to get it soon.

¶ "Jack" Cory, famous cartoonist of the New York World, and brother of B. Cory-Kilvert, quits drawing pictures as soon as he gets enough money to go to mining. He is mining now.

¶ Charles B. Dillingham, the successful theatrical manager, of New York, and Finley Peter Dunne, the creator of "Mr. Dooley," used to "do" hotels for rival Chicago papers in the old days.

¶ Maxwell Evarts, the son of the late Senator William M. Evarts, of New York, is a lawyer in New York and a farmer at Windsor, Vermont. He is president of the Squab Club, and the greatest American authority on Dandie Dinmont terriers. So great is his fondness for this breed that he rarely lets any of his Dandies leave his kennels.

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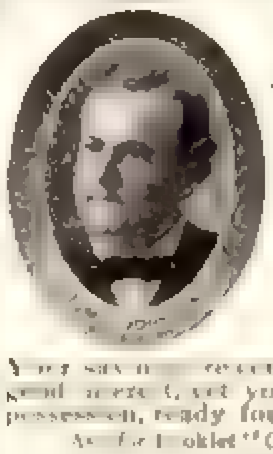

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YOUR SAVINGS

INDUSTRIAL BONDS AS INVESTMENTS

OF THE issuing of bonds, like the making of books, there seems to be no end. There are numerous reasons for this. In the first place, there are a great many different kinds of bonds. Furthermore, the great corporations and railroads are almost constantly in need of money for improvements and other purposes. They must borrow this money, and bonds provide the simplest and cheapest way.

In different articles already printed in this department the character of government, municipal, railroad and public service bonds has been explained. But there is still another kind of bond to be reckoned with. It is commonly known as the industrial bond, and it performs a very large service.

In a country like the United States, where industry is dominant and where it enters so largely into the welfare of the whole nation, a bond that bears the stamp of industry and contributes to industry-development has an important bearing on the whole industrial situation.

While industrial bonds are not so widely held as railroad bonds, for the reason that much private capital has been used in the upbuilding and exploiting of industry, the fact remains that they have come to be regarded as a standard investment security when certain conditions are fulfilled by their purchase.

What Industrial Bonds Are

An industrial bond is issued to secure money for the development or purchase of some kind of industry. It may be a steel foundry, an ice plant or a cotton mill. The method of bringing them out does not differ in any way from that employed to bring out a railroad bond or a municipal bond. What, first of all, distinguishes the industrial bond from other kinds of bonds is the security offered. In the case of the railroad bond the security might be the equipment; with a municipal bond it would be the taxes. The security of an industrial bond usually is the plant, the business done and its earning capacity. As with all types of bonds, the more sound and more stable the security the more valuable the bond.

In the consideration of the industrial bond for the average investor with savings, the first important consideration is that this particular security has a speculative quality. That is, frequently there is an element of uncertainty as to the value of the security. When you buy an industrial bond, you take something of a chance. This speculative quality comes from the close relation between business and industry. Industry is keenly susceptible to change in the condition of business. If, for instance, there should be a widespread business depression, industry would be seriously affected. For example, if there was a decline in building operations, there would be a falling off in the demand for steel structural work. As a result, the steel business would diminish; the works would probably shut down, or work be done with a reduced force. The earnings of the steel mills would suffer a corresponding decline. And, when the profits of a concern dwindle, the value of its securities tumbles, too. Hence the dependence of the value of an industrial bond upon the general conditions of business. The value of a high-class railroad bond, on the other hand, while susceptible, of course, to commercial conditions, does not decline so quickly at a time of industrial depression.

In buying an industrial bond it is most advisable to consider every element that could contribute to depreciating its value should a business emergency arise. Competition must be regarded as a factor. Other things being equal, the bond of an industry in whose business there is much competition is not so good as one where there is little competition. Trade wars sometimes spring up and cause big losses.

What is equally as important is to get the bond of a company whose business is stable and reliable, whose product is in constant demand, and whose earnings have steadily been large for a number of years. Sometimes, when a company has had one successful year, bonds are sold on the strength of this one year, and such a basis for values is likely to be deceptive.

The investor should know what the company has been doing for a period of years.

The matter of earnings constitutes one of the chief uncertainties in industrial bonds, for the reason that most of the large industrial companies rarely issue complete and comprehensive statements of their operations. Usually these reports are meagre balance-sheets.

In considering the report of an industrial company it is well to bear in mind these requirements: There should be a surplus to tide over a season of depression; there should be ample provision for operating expenses, and for the wear and tear of the machinery, and also a working capital.

Another thing to be considered is proper organization of the industry or group of industries. We live in a time of extraordinary combinations of capital. Many industries have been, and are being, grouped into single companies or trusts. Frequently the bonds of the companies absorbed are exchanged for bonds in the combine. Under this arrangement, an investor with a first mortgage bond on a plant that he could see and know to be all right, receives a bond on property scattered all over the United States that he knew very little about.

But what is more important is the question of the legality of the combination. The fever of investigation which is sweeping the country has laid bare many illegal combinations of capital. Naturally, the securities of the companies being investigated or about to be investigated are good ones for the investor to let alone.

It is always a wise thing to buy an industrial bond that is "listed." When a bond is marked "listed" it means that it is on the list of securities sold on stock exchanges. Sales of this bond, therefore, form part of the record of each day's transactions, and are printed in the news and financial papers. A stock or bond can be sold on the exchange only after it has been investigated by the exchange officials. Thus, "listing" means that the bond in question has passed the test of an investigation.

"Listing" a bond gives it a wider and readier market and a consequent wider range of values. It enables the owner to find a buyer for it without delay in case he is suddenly called upon to sell it. There are many high-class securities, however, that are not listed. Municipal bonds, for example, which form one of the most desirable classes of bonds, are not "listed."

Summed up, the industrial bond with the best appeal for the average investor with savings is one issued by a reliable company with a steady business and a product in constant demand, regular earnings, and unquestioned organization, which has no political entanglements, and which is conducted by experienced, conservative and honest men.

Types of Industrials

Industrial bonds may be obtained in most of the varieties common to bonds in general, including, first, general and consolidated mortgage; debenture, and convertible. The usual denomination is one thousand dollars, although frequently they are issued in five-hundred-dollar pieces. The average face rate of interest is five per cent.

Like all other bonds, industrials are cheaper to-day than they have been in a very long time. They may be bought at a price to yield between five and six per cent. Some industrial bonds of marked speculative quality may be bought at a price to yield as high as seven per cent. But the investor should not touch this kind.

Solely to illustrate the various types of industrial bonds, some examples may be quoted: One of the best known, perhaps, is the United States Steel Corporation Sinking Fund five per cent. Gold Bonds. They mature April 1, 1963. The interest is payable May and November. This bond is a second mortgage on the vast properties of the corporation that controls the steel industry in the United States. And it may be added that practically all the first mortgage bonds of the Steel Corporation are owned by Andrew Carnegie and form the bulk of his princely fortune. The Sinking Fund Fives, as they are known, may be bought now at a price which would make

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the yield to the investor about 5.20 per cent. This is a listed bond, and reports of its sales may be seen in the newspapers every day.

Another type of industrial bond is the General Electric Debenture 3½ per cent. Gold Bond, due August 1, 1942. The interest is payable February and August. This is not a mortgage bond, but is simply a promise to pay, issued by one of the largest manufacturers of electrical supplies in the world. They comprise an issue of $2,047,000, which is very small, considering the scope of the company. This bond may be purchased at a price to yield the investor a little more than four per cent.

Still another type of industrial bond is the American Thread First Mortgage four per cent. Gold Bond, due January 1, 1919. The interest is payable January and July. This bond may be obtained in denomination of five hundred dollars, as well as one thousand dollars. The American Thread Company is the combine of cotton thread manufacturers, and is a stable and successful industry. This bond may be bought now at a price to yield about 5½ per cent.

IN THE OPEN

The Speed Maniac and the Rights of the Road

LAST week I set out for a three-days' tour in the automobile of a man I have known for years, and whom, all that time, I have believed a kindly-disposed, extremely considerate gentleman—a quality too rare to fail of making an impression when encountered. Our route lay through a succession of small towns and their suburbs on a much-traveled and unoiled highway.

We had a high-powered car and an English-speaking chauffeur; and, from the moment we left the limits of the ferry, the speed of our car was that of the racer. Evidently nothing had been made in the line of automobiles which could keep pace with us, and that every one along the dust-fogged roads should fully realize that fact was the obvious thought of the owner and his chauffeur. My dear old friend, hitherto the most regardful of men, had been transformed into a speed maniac of the most careless type, and the chauffeur knew on which side his bread was buttered. Signs of "Slow Down" or of "Danger! Sharp Curve Ahead," or of "Reduce Speed to Ten Miles" or of "Dangerous Crossing" had no significance for us and were absolutely no brake upon our speed. We rushed over crossroads at the rate of forty miles an hour, without sounding a horn, much less slowing down; we swirled around corners where the road narrowed, trusting to blind luck that no other maniac was coming from the opposite direction at the same pace; we whirled past pedestrians, smothering them in the dust-cloud which followed us so thickly that you could not see ten feet into it; and when we plunged into the dust-cloud of a passing car we could not see twenty feet ahead of us; but we sped on, just the same, and the only reason we did not run down some one was because, by the grace of Providence, no one chanced to be there. It was eleven o'clock in the morning when we left the ferryboat, and it was four in the afternoon when we arrived at the inn which my host had scheduled as the end of the first day's run, one hundred and fifty miles from our starting-point—an average of thirty miles an hour, including ferry, over roads none too good. And the first questions put to us by other tourists were: "Where did you come from, and what did you make it in?"

An Adjustment of Rights

I have taken this leaf out of my book of personal experience literally as it happened, for two reasons: First, to indicate how the speed mania debauches otherwise decent, law-abiding citizens, and second, to illustrate how the comfort and the lives of those living or walking or driving along roads frequented by automobile tourists are menaced. And for both of these reasons it seems to me that the need of an equable adjustment of rights is imperative. It is to emphasize such need that I have gone into this detail.

We are repeatedly reading in our morning newspapers, under the head of "Automobile Notes of Interest," of some one or another group of automobile owners, or club committees, that are getting together in an effort to ease some stringent State or local law affecting the speed of the automobile. And I always feel when I read this kind of thing that the interests of automobilists would be better served if effort, vigorous and sustained, was made rather to punish those who speed through the country regardless of the rights of any one, whether afoot or in a car—for the considerate drivers of automobiles also suffer at the hands of the road hog, if I may be permitted to use that unpleasant word. Resentment of the reckless drivers' attitude has, it is true, resulted in some local regulations that are irksome, and, in some instances, nearly impossible to obey—like, for example, one regulation of which I know that limits speed to six miles the hour! There are high-powered cars which could scarcely maintain so low a speed without the risk of damaging their machine, and the pace is too low for almost any kind of car, except at a likely cost to the engine. But ten miles the hour is a rate easily within the possibilities of the highest-powered machine, and, on the other hand, from the average citizen's point of view, whether he be living along the thoroughfare or walking or driving upon it, ten miles the hour is sufficiently low to remove all danger as the car moves through the town street.

The Short End of the Stick

At the present, even taking into account the unjust restrictions of speed in some localities, the "average citizen" has all the worst of it. His rights are not even thought of by the average man in a car, and he is justified, in my opinion, in making such laws as will bring such people to their senses. At the moment the lid is off and we are wide open to the reckless influence of the scorcher, who speeds along the highway spreading consternation before the burr of his approaching motor and leaving a blinding dust-cloud and a trail of anathemas in his wake. With such a situation it would appear to be to the interests of all automobile clubs and automobilists generally to devote time to easing the condition of the "average citizen," instead of seeking relief from the rather just (in the circumstances) rebuff administered by certain popular touring sections.

What the automobile interest now wants is not mechanical improvement, but a more rational and more cautious and more considerate spirit among those who drive cars. Often the owner, when spoken to about the speed he has been making, will lay the blame for disregarding the rights of others upon his chauffeur, as, indeed, did my friend when, at the end of our first day (which was also my last day), I took him to task for the reckless speed we had kept up from start to finish; and that same kind of owner will, as also did my friend, from time to time during a run, lean forward and say to the chauffeur: "Don't let that fellow give you his dust." The chauffeur does what his employer bids him, and he does not speed along the road regardless of every one else on the highway if his employer forbids him to do so on penalty of losing his job. It is a weak man, indeed, who is in the hands of his chauffeur; ninety-nine times out of a hundred the confession is mere subterfuge, and in the one exceptional instance a chair-car should be prescribed.

There is no doubt of there being very generally in the land a bitter feeling among residents of country towns and along country roads against automobilists; the one fact that it is unjustly comprehensive does not alter the other fact that these people have much good cause for their aversion. Such being the case, and these being the people who help to make our laws, the course of the better class of automobilists—and the better class is by far in the majority—is plainly to work with all energy for the suppression and the punishment of the reckless and the inefficient drivers of cars. The situation demands more than half-way measures, and anything short of imprisonment for the repeatedly reckless driver, or the forfeiture of his license by the scorcher, or the seizure and withholding for a term of the car of the confederate owners, is certainly half-way arraignment. This is a case where the punishment should be made adequately to fit the crime; the ruffians who tear over the public highways unmindful of man or horse or car need legislation of the most drastic character—it cannot be too severe. And I do not a particle exaggerate the recklessness of the maniac.

The other afternoon, while going along a narrow but excellent road, I heard the hum of an approaching car, which I could not see because of the dust about it. As I never take chances when others are with me, I gave up the entire roadbed, running my car slowly, and had only just cleared when there flashed past in the middle of the road, and with such a dust-cloud all around him that the driver could not possibly see twenty feet ahead, a racer, runabout type, going at the rate of probably fifty miles an hour!

The driver was bent over the wheel, the woman with him was doubled in an effort to keep on her hat and escape the bewildering dust, neither of them could possibly see, as I say, twenty feet ahead, and yet they were going along, keeping the middle of the road, sounding no horn, and at the rate of fifty miles an hour!

If I had not got entirely off the road, no doubt there would have been coffins for several. Now, is any punishment too severe for a driver of that kind? And do not think this is an exceptional case!

My country home is located in a section where the farmers have become alive to the value to them of good roads, and as a result we have many splendid highways, with the farmers all prosperous, largely through the ease and cheapness of the haul to market. Also we have the sane-minded automobile tourist, and the scorcher who finds our roads delightful for his highest speed; therefore, I am in a position to see the car-driver at his worst and at his best—and scarcely a day passes that I do not either see or personally experience an encounter with some reckless creature who, if he was fittingly punished, would forthwith spend from ten to thirty days of the heated term in jail, on bread and water.

A Fair Show for Every One

At his best, the automobilist is a considerate gentleman who slows down and sounds his horn on coming to a crossroad, who invariably notifies a driver of his approach by a small toot of the horn, who crowds neither pedestrians nor wagons into the ditch or so near to it that they are in danger of falling, who obeys the request to "slow down" and who does not shower with mud and water people he chances to have overtaken just at a pool, or confuse with his approach and dust those he may have come upon in a turn of the road. In a word, he is considerate of the rights of those he meets, and it is entirely from that viewpoint that I write.

Intelligent people do not offer objection to the speeding of automobiles, if the increased pace ceases through towns and on such roads where the request to reduce speed is made; intelligent people realize that the automobile is a great stride in methods of transportation; that, from being a luxury, it has now come almost to be a necessity; that it has come to stay, and that its requirements must be fairly considered in legislation. It is not fair to place speed limits at unnecessarily low figures; they should be put at such figures as is necessary to safeguard the ordinary traffic of the road. Once such a figure is established, however (and ten miles the hour is generally agreed to meet the sane judgment of all), compliance should be exacted under penalty of jail, instead of a fine, which has very little, if any, deterring effect upon the class of automobile owners that supplies the flagrant offenders of not only local speed regulations, but of the common rules of decency.

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WRITE FOR THE HATMAN

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Where There's Smoke There's Fire

A CONDENSED NOVEL

(Which might have contained 80,000 words, but which has been skillfully compressed into six telling chapters, and yet successfully portrays the swift descent from connubial happiness and suburban simplicity, to envy, bitterness and worldliness on the part of the wife, and the rise in moral grandeur of the self-abnegating husband.)

BY CHARLES BATTELL LOOMIS

Who Expects to be Author of The Half Wedding; Wanted, A Honeymoon; Only a Millionaire; Faithless to the Trusts, etc., etc.

I. Connubial Simplicity

"IS HER own little ducky darling out on the porch?"

So spoke a pretty young woman in a delicious cream-colored tea-gown to footsteps she heard on the front porch of a charming, yet moderate-as-to-rental, suburban villa.

The footsteps were caused by a happy-looking young husband, home, tired from his work in a city office, yet immediately upbuoyed by the friendliness and the love he detected in the tones that floated out of the window above.

"Yes, sweetness and prettiness! Although it might have been a naughty burglar man, and then wouldn't he have had the laugh on my dear girl who must come down and let me in because I haven't my key?"

A light foot on the stairs, a flitting of creamy drapery through the hall, and Lawrence and Virginia were embracing each other like lovers who were looking forward to their wedding. And yet they had been married a year.

"Larry, dear, I want nothing when I have you," said she, as she led him out to see that five new pansies had blossomed since morning.

"And I don't care how hard I work," said he, "as long as I have you to come home to in the evening. Oh, I had a raise to-day, dear."

"Oh, love, why didn't you tell me before? How much do you get now?"

"Twenty dollars a week. They raised me two dollars without my asking them to. That shows they appreciate me."

"How nice! But, after all, Larry, what do we need to care how much you get? We are happy and we have no wants and no incumbrances. I suppose I am the happiest woman in the world."

"And I am the happiest man. To-morrow I'll buy you another box of pansies."

"Can you afford it, love?"

"I *will* afford it. Pity if I can't celebrate in some way."

II. The Rift in the Lute

THE months flew by, and the pansies stopped blooming in course of time, and George grew more and more tired of the trip through the choking tunnel, and sometimes wished that Virginia did not use quite so much baby talk in addressing him. It was restful, to be sure; but he was almost certain the neighbors heard it.

And, sometimes, he wished that they had little ones in the home. They were better, even, than kittens, he thought. If his parents had never had little ones in the house, he would not now exist.

Virginia, left alone all day, did not wish for little ones, but she did wish that she were not so tied down by lack of money that she could never run into town to a matinée. Twenty dollars a week was very little when one reflected that there were men whose incomes were that much a second. Rockefeller and Carnegie must have made a beginning. They were not born rich. And here was George, twenty-eight years old, and not a dime to spend on unnecessaries. It was very hard. If he would only go into debt. Or, if he stayed evenings at the office and worked, he might earn luxury money.

"George, dear," said she, as she heard his tired step on the gravel walk one evening toward the end of October, and ran to meet him, "I want to have a serious talk with you."

"Then you must be ill," said George.

"Not ill, but very practical. We have been birds in a nest too long. You don't make enough money. Why don't you stay nights and earn as much again?"

"Why don't I kill myself?" said George, beginning a conversation that lasted until bedtime and that seriously marred the old-time harmony between the couple.

Virginia had a grievance. George felt hurt. There wasn't even half a twin for them to forget their troubles over.

There is matter for a score of chapters here, but we must hasten on.

III. "Smoke Up"

MONTHS sped by. George, by economizing, managed to lay by a few dollars. Only a few, but they were dollars.

Then, when he came home tired to death one evening in late April, he put his key into the latch and called out cheerily: "Some one has come to dinner!"

But there was no response.

Had he been reading a novel and come to this passage he would have scented suicide.

But his careless, pretty little wife was not the kind that thinks of self-destruction. She was too fond of herself.

He decided that she had gone to the butcher's for a delayed steak, and he mounted wearily to his room. There he heard a sound of sobbing. It came from his wife's sewing-room. What had happened to mar her serenity?

It was but the turn of a knob to open her door, and George turned it.

"What is the matter, Virginia, dear?"

Virginia looked up through red eyes. She was still in her morning dress and was by no means the pretty-looking woman of the opening chapter. It might as well be admitted that her hair was mussed, and that in a woman is unpardonable. When moral deterioration begins, physical deterioration follows.

"What is it, my loved one?" said George using the terms of endearment somewhat mechanically, for he was very tired and he had been married a year and a half.

"Oh, go away!" said she pettishly. "Why did I marry you?"

"Because you loved me, I suppose," said George, wondering what could have happened, and remembering the long-since uttered remark of a bachelor friend on the wearisomeness of women.

"If you loved me you would not subject me to the ridicule of all my neighbors," said she, taking out a cambric handkerchief and drying her tears.

"Who has overheard us talking?" said he.

"No, it is not that. I am the only woman on this block who has no automobile."

"And I'm the only man on the block who won't go in debt for a luxury, I suppose. At least, I know it is impossible to buy an automobile on twenty dollars a week."

"People think it is because you are stingy," said Virginia maliciously.

George's face took on a rich shade of red—a color he always used when he wished to blush—and he said: "Let them think what they want to. You know why I don't buy one, and you also know that we don't owe a soul a cent, and that ought to make you happy. And I have a few dollars laid by. I hate to say a harsh word to you—but—but—you are hard to please."

The bitter words were hardly out of his mouth before he regretted them. "No, I don't mean that, dear, but you know it is as foolish for me to think of buying an automobile as it would be for Rockefeller to think of buying the entire United States without outside help. He couldn't do it, and neither can I get an automobile."

Somewhat mollified, his wife said: "Don't they have them at raffles?"

"Seldom, and anyhow I never have any luck. Look at last Thanksgiving, when I bought five dollars' worth of chances on a forty-pound turkey and lost! I could have got an eight-pound one, big enough for us, for two dollars. I went without lunch for six weeks to pay for it."

Wavering, but not quite convinced, Virginia said: "There's a cigar company gives automobiles for a sufficient number of certificates."

"Yes, I know that, but you know I don't smoke. You know it makes me sick to try to smoke."

Virginia sat upright. "And yet you call yourself a man! Do you know you ought never to have left your mother's home? You are coldly selfish, and you do not love me the least bit, or you would get me the only thing that will make me happy."

She burst into sobs again, and George saw that she meant every word she said.

"Virginia," said he, talking very slowly and looking her straight in the eye, "I do love you. I will learn to smoke."

A pressure of soft arms around his neck and then—the dinner bell.

IV. The Smoke Thickens

IT IS the end of summer and George's neighbors have all remarked on his dreadful appearance.

"He must have business troubles," said one.

"Perhaps it's the tunnel," said another.

"They tell me he is saving up to buy an automobile. Perhaps he doesn't allow himself enough to eat," said another.

Virginia sat in her sewing-room counting certificates.

"What a slow-poke George is," said she. "It will take at least a month for him to get enough, and September is an ideal month to go touring in. I do wish I could get him to smoke two cigars at once. But he is so afraid of what people will say. Selfish thing! He does not love me a *bit*."

There are lines around Virginia's pretty mouth and her eyes have a hard, covetous look that used to be foreign to them.

As she hates the smell of cigar smoke, she sees little of George when he comes home, for she forces him to sit in the library and smoke until bedtime.

"Virginia!" calls a weak voice from upstairs.

"What is it, George? Really, you are very annoying. I was reading something and you made me lose my place."

She is sitting in the parlor reading, and George is smoking like a charcoal pit in the room above.

"I don't feel at all well, dear. I think I am hurting myself by too much smoking."

"Nonsense. You don't smoke any more than Mr. Moore does. Now, don't interrupt me again. It'll be winter before we have that automobile, and I will not go riding in winter unless I have a fur robe; so there'll be more expense."

George sighed and scratched a match.

V. "Smoker's Heart"

IT WAS the first week in September and Doctor Churchill was just about going on his rounds.

The office bell rang, and he himself went to the door and found George Marcy.

"Oh, good-morning, Mr. Marcy. Won't you come in?"

"Thanks, I don't care if I do," said George, glad to have a chance of sitting down.

Yellow skinned, hollow cheeked, sunken eyed, talon fingered, coughing distressingly, he bore little resemblance to the handsome fellow who had been wont to greet his love in pansy time.

"Doctor, I'm not well."

"Well, I'm here for just such predicaments," said the doctor jocularly.

"I guess I'm run down."

"Almost stopped," was the doctor's mental comment. "Been smoking too hard, perhaps."

"No more than necessary, Doctor," said George.

"I suppose not," said the doctor, accustomed to weak attempts at joking on the part of his patients. "Well, what else have you been doing? Been drinking?"

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"Only milk."

"Too much milk can make one bilious. Late hours?"

"Only late enough to finish my stint of cigars."

The doctor looked at his tongue and felt his pulse. "Hmm! Tobacco heart. How long have you smoked?"

"Six months."

"Do it three months more, and your wife will be thinking up a Scripture text for your monument."

"But, Doctor, I'm smoking for the certificates. I had some money laid by and I'm spending it for cigars. My wife must have an automobile, and the certificates will get it."

The doctor looked long at George. "And they say the days of chivalry are dead," said he, half to himself.

VI. A Martyr to Duty

SLOWLY the carriages and the one automobile wended their way to the cemetery.

In a becoming widow's veil and also in a gasoline runabout bought by cigar certificates sat Virginia Marcy.

"If dear George could only have lived to enjoy this," said she to her mother, who sat beside her. . . .

"What disease did Marcy die of?" asked one suburbanite of another that evening.

"Tobacco heart."

"Didn't know he smoked."

"Took it up late. Nice little widow he left. Very fond of him."

"Queer, her going to the funeral in an automobile."

"A matter of sentiment. It was his last gift to her."

Swollen Fortunes in Podunk

BY WALLACE IRWIN

From Podunk all the Nymphs
have flown of late,
And Pan has formed a tinware syndicate.

NEARLY everybody is disgusted with the ostentatious display of New York society. Here and there you will find a person who has got over being disgusted, but this class is largely limited to a few butlers and brokers who have stood close so long as to have lost all sense of shame. Where, then, to find simplicity, democracy, normality? Not in Chicago, where the swelling of the fatted purse is making New York jealous. Not in Philadelphia or Pittsburg, which, in many ways, are as alike as two P's. Where, then?

Ah, Podunk! Podunk, the fair; Podunk, the jay; Podunk, the small, the untailored, the unspoiled, where the napkin is tied in a bowknot at the back of the neck and toothpicks, instead of cigars, are passed round after meals. Podunk and Arcadia, where the spendthrift enters not and the Prodigal Son is too poor to get away!

But spare your hopes, gentle reader! The spectre of Swollen Fortunes has beaten us out and is already moaning along the main street of Podunk. New York has its Waldorf-Astoria, but Podunk has its Waldorf Drug Emporium, where the *jeunesse dorée* of the countryside foregather and vie in display and extravagance, purchasing peach sundae and chocolate flip beyond their means and enervating the once wholesome atmosphere of the place with the vapid gossip of the idle rich. 'Squire Higgins, who is going to give a dance in his new barn next Thursday night, had promised to take the young folks to the doin's in his automobile which he bought second-handed up to the city. Lizzie Jones has broke off her engagement with Jonas MacFarland because he's only a shoe-clerk, and she's ambitious for a Future. Did you hear what Fannie Tilbarrow said about Susan Hornby's straw-ride? No? She says it wasn't good form, because the men folks didn't wear Tuxedo suits.

And this is Podunk!

Disguised as a commercial drummer, I overheard the above comments while ordering an orange phosphate for my burning thirst. Horrified, I withdrew and sat me down on the cool veranda of the Travelers' Rest Hotel, where Captain Jud Cribb, the genial boniface, whittled a willow withe and, ever and anon, spat across the turbulent avalanche of his beard.

"Captain," I ventured timidly, by way of approach, "have you any swollen fortunes here?"

"Both swelled and busted," replied Mine Host, plucking gracefully at his blue suspenders. "The rich is gittin' richer and the poor poorer every day—with what result, hey?" inquired the Cap.

"With what result?" I echoed.

Captain Jud lowered his voice.

"Deacon Rube Wintergreen is a-puttin' a new porchy-line bathtub in his house!"

"Does Podunk take kindly to these evidences of debilitating luxury?" I inquired.

For answer Captain Jud fished down into his brown jeans and produced a fringed clipping from the Podunk Clarion. It was under the department called the "Poet's Corner," and embodied the local *cri de cœur* in the following stanzas:

Our Ways and The'rn

Folks that has to walk hates them that rides,
Folks with rigs is sore on bubble-cars.
Horny hands loathes kid-gloves—durn the'r hides!—
Corn-cob sez ther's pizen in see-gars.
Overalls at full dress suits guffaws,
Brogans looks at dancin' pumps and frets—
Safe to say that any Rube that chaws
Plug tobacker sneers at cigarettes.

Our way's the real way,
Other ways is wrong.
Our way's the only way—
(The burden o' me song).
Though our way's a crude way
We'll cuss as base and vile
The man what does the dude way
And throws on style.

Girls without no shapes sez corsets make
Women pale and wan—besides they're bold.
Folks without no money always fake
That ther' aint no curse to ekal gold.
Lazy folks declare it's wrong to work:
World owes 'em a livin', they expect—
Makin' out the'r bills they always shirk,
Bein' too durn lazy to collect.

Our way's the right way,
Your way's the worst.
Ours is the bright way
(We seen it first).
Perhaps it is a slob way—
It beats your way a mile,
For you've got the snob way,
And throw on style.

Mr. Rube Wintergreen, who is putting the new porchy-line bathtub in his house, is one of the Swollen Fortunates of Podunk. After he sold his south pasture to the Podunk and Soopak Railroad for a right of way and depot-site, he became at once inflated with self-importance, under the narcotic influence of which he foreclosed on the Podunk Opera House. That establishment had not been doing very well since Rev. Mr. Job Brown delivered his series of lectures on The Evils of the Stage. Mr. Wintergreen, being a strict business man, as well as a strict church member, was at a loss what to do with his tabernacle of Thespis which, as a lodge-room for the Odd Fellows and Elks, scarcely paid interest on the investment. He managed to get Rev. Mr. Job's consent to a performance of Ben Hur on the strength of the play's biblical and historical significance; but, as the nearest Ben Hur road company came no nearer than Cincinnati, it did not do much to demoralize Podunk or benefit the Opera House.

At last a frisky thing, called The Spring Lamb, gamboled into town for a one-night stand, and Mr. Wintergreen, for the time more manager than deacon, decided to boom the show. So he went around to the Rev. Mr. Job and explained that The Spring Lamb was a piece of the most proper description, a sort of dramatic Sunday-school picnic, that it had given special matinées for preachers in Chicago and would not fail to send round complimentary tickets to the leading pastors of Podunk.

"Do they have young women who whirl round—and kick?" inquired Mr. Brown nervously.

"There is a leetel dancin' and goin' on," replied Mr. Wintergreen cautiously, "but, as far as I kin make out, they don't never dance nothin' but square dances."

So the sanction of the church was, reluctantly, given. The show fell on a Wednesday night, and the great majority of the population cut prayer-meeting and attended The Spring Lamb.

During the opening chorus and the early action of the play, laid in Monte Carlo, Podunk behaved itself beautifully. The ladies in the audience were too busy watching who came in and craning their necks to see if Annibel Juggins, who sat with her folks in the box, wore her new pink silk—in fact, they were too much preoccupied with more important things to care much what was going on on the stage. But, as the act waned, Mr. Wintergreen noticed Rev. Mr. Job Brown come in and occupy his pew, and the Deacon's brow was beaded with a few nervous drops, especially when the leading lady, disguised as a tight-rope performer, bounced on and kicked off the elderly comedian's hat, which went flying into the orchestra. Podunk, however, still maintained its dignity, showing by its silence that it was too well brought up to notice such harum-scarum business. The curtain went down on the first act without disaster, and when the orchestra, led by Archie Ferguson, the hardware man, struck up Cavalleria Rusticana, Mr. Wintergreen breathed easily.

But, about the middle of the second act, disaster began to lower. The first and second comedian insisted on saying so many droll things that some one in the audience tittered right out. Then, when the comedy old man fell off a ladder on his head and the chief comedian said, "It's lucky you landed on a soft spot," the audience forgot its manners and made a regular racket.

The exhibition was too much for Mr. Wintergreen, who felt the responsibility of the theatre resting on his shoulders. He jumped up on the stage and, leaning far over the footlights, motioned for silence.

"Neighbors," he said, "remember whar ye are. If ye're a-goin' to keep laffin', how's the play a-goin' to keep on? Don't do it again, please—it disturbs and interrupts the actors."

Podunk, then, is smarting under the lash of a home-grown Theatrical Trust which pawns frisky burlesques off on the town under a Sabbatarian guise. But the worst is not told. Podunk has been in the throes of a local traction merger, has squirmed under the talons of the Monopoly Monster and, finding the struggle useless, has settled back, like Philadelphia, "corrupt but contented."

Colonel Hen Willowbud, who used to drive a public 'bus from the station to the hotel, levying a toll of fifteen cents per capita, conceived the magnificent scheme of concentrating all the rolling stock of Podunk under the head of one gigantic corporation. Colonel Willowbud's rival line consisted of a two-seated phaeton and a lame mare driven by their owner, Major Bill Tarbox, who likewise conveyed passengers between the stable and the hotel, charging a sum equal to that exacted by Colonel Hen. The latter at last approached Major Bill with an offer of $68 for his phaeton and lame mare, but was indignantly refused. That made Colonel Hen peevish, so he proceeded to reduce his inter-depot fare to five cents and advertised free rides for school-children. Hen's 'bus immediately became very popular, to the detriment of Bill's phaeton. Podunk took advantage of Hen's cut-rate fare and spent all day riding to and from the station. Bill's rig soon became a Pariah and an outcast. He backed it up against the old chestnut tree, and surrendered himself to the idle solace of eating tobacco.

At last he could stand it no longer, and approached Hen with a proposition to compromise at $69.30. Hen allowed that, considering the depreciation of Bill's trade since the original offer, the old hoss and wagon wa'ant wuth more'n half what they was—say thirty-five dollars, to be done with it. Bill flamed up and reckoned that

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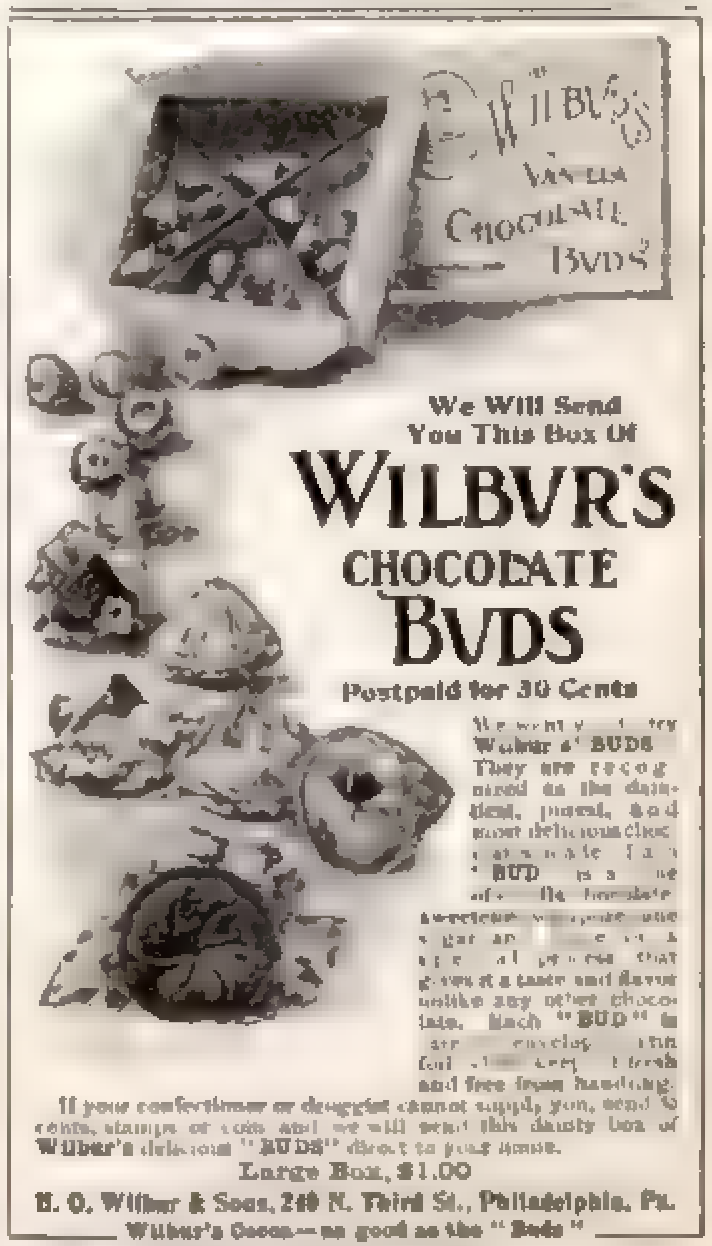

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Michigan Buggy Co., 347 Office Bldg., Kalamazoo, Michigan.

the white mare had more spunk in 'er than Bill's two sorrels put together. But ere sunset the great traction deal was over. Hen got the phaeton and mare, with a red lap-robe thrown in, for $52.75. Podunk thus, unresisting, fell into the hands of a Monopoly.

Podunk's Amalgamated Rapid Transit Company was an entirely different matter from the cut-rate Colonel Hen who had been giving free rides to school-children for the past three months. President Willowbud turned the white mare out to pasture, sold Bill's phaeton to a traveling tea agent for $16.60 and, converting the original 'bus into a monopoly machine, proceeded to raise the price of rides between the station and the hotel to forty cents and ten cents extra for packages. No reduction for infants.

As a result, in five years, Colonel Hen Willowbud owned the Podunk Livery and Feed Stable, where occasional visitors of importance were taken out in a satin-quilted bridal coach and shown the town for a fee of three dollars per capita per afternoon. Colonel Hen, as president of the Trust, didn't need to work any more, and spent most of his time on the veranda of the Travelers' Rest, of which he was now part owner. During the noon-hour, however, he would go down to the livery stable and relieve Major Bill, who was now his hired driver. One day, while Colonel Hen was keeping shop during Major Bill's lunch-time, there came along a City Feller who wished to see the town in the bridal coach. Hen, as Bill's understudy, rather than the president of a rapid transit trust, buckled in the bay team, got up on the box and drove the stranger over to the schoolhouse, up to the cedar dam, around Four Corners, past the Methodist Church, stopped to show him the burying grounds, and, finally, late in the day, took him over to the station to meet the five-o'clock train.

"What's the fare?" asked the stranger, taking out his pocketbook.

"Reckon about three dollars," replied President Willowbud.

"All right, my man," said the haughty Unknown, "and here's fifty cents extra for your trouble."

"Twasn't no trouble at all," answered Hen, "and, I guess, it ain't no trouble to raise the price o' rides in this here town to three dollars 'n' a half, if them's city prices."

So the fare for the bridal coach immediately went fifty cents higher—thus showing how the demoralizing influence of the tipping system has penetrated to the heart of Darkest Podunk.

A Protest from the Cows

Herbert P. Sharp came to Podunk on a load of straw, and later on became the affable shoe clerk in Smith's Cash Emporium. Alonzo W. Juggins made his début in the Podunk commercial world as traveling agent for a patent rotary churn. The contrivance was so far ahead of Podunk that it immediately looked upon Juggins as a reckless innovator, and half the cows of the district went dry as a protest. Alonzo sold no churns in Podunk, and as a result was obliged to stay there for the lack of traveling subsidy. He got a job driving a wagon for Dodd's Feed Store, and, during the slow hours of the evening, performed on a mandolin out back of the Tortoni Tonsorial Parlors. By some stroke of commercial fortune Herbert P. and Alonzo W. came together one evening. Herbert P., who possessed a clear, warm-butter tenor, sang to Alonzo W.'s accompaniment, and they sat up practicing Love's Golden Dream Is Past till away past midnight. Their partnership dated from that evening.

As time rolled on Herbert P. and Alonzo W. made less music and more money. At last, over the door of Smith's Cash Store appeared the sign, "Juggins & Sharp, Golden Bazar." The allied interlopers had a knack of increasing trade by taking a mean advantage of human weakness. Besides offering premiums of chinaware and German silver with tea and coffee, they showered trading-stamps upon adult Podunk and gifts of gum and candy upon Podunk, Junior.

They drew trade away from the rival store at Julip Road by advertising a free vaudeville show in front of the Golden Bazar every Saturday afternoon. About this time they were obliged to put up a wing on Main Street to accommodate the increase in patronage.

Old Hez Higgins, one of the First Families, owned an independent, non-syndicate horse-radish (we might say "one-horse" radish) factory up the street. Hez gave Alfonzo W. a mortgage on the works for a loan of $500, and, when the old man died in bankruptcy, the Golden Bazar Company ran the factory for two years in defiance of the Pickle Trust, who finally bought the plant for a consideration in dividend-bearing pickle stocks.

Off With the Mask!

And then the swollen fortunes of Podunk burst forth in their true, their hideous colors. Miss Myrtle Juggins went to that mysterious outland known as "Abroad." Mrs. Sharp forsook the local dressmaker and bought her dresses in Cincinnati, and the duplicate palaces of Juggins and Sharp were erected on the hill—real tiled bathrooms, hot and cold water, and a mechanical piano-player in each parlor. Little Sammy Sharp came home from military academy to see his folks every summer. On such occasions he appeared in a uniform like a bell-boy or a West Point cadet. He kept pretty near his parents while he wore this costume; but the first time he fared forth alone he was greeted with jeers and vegetables which emanated from various infant Dilbys and Higginses and Hummicotts, who popped from behind fence-posts with the following taunts:

Hi-diddle-diddle,
Tell us a riddle—
Who is it parts his old hair in the middle?
Goggle-eyed Sammy,
Dudish and clammy,
Strutting around in his soldier pajammy.

But still the tender Sharps and Jugginses rode among the populace like little grand dukes and grand duchesses, while the representatives of an unavailing Douma foregathered at the Travelers' Rest and sipped the bitter vodka of discontent, hurling curses against the double Tsarskoe Selo on the hill.

Excited by the general rumor of a diseased and distended finance in Podunk, I again consulted Captain Jud Cribb, proprietor of the Travelers' Rest.

"Wealth is like other alcoholic stimulants," said Captain Jud. "It is vulgarizin' and onhealthy only when indulged in to excess. It ain't right fer the trimmin's to git to intrudin' on the solid surface of Sassiety. Chicken and floatin' island custard is Sunday dishes—kin a man keep the timbers of his moral natur' from a-bein' rotted and destroyed when he sets down to chicken and floatin' island custard every noon-dinner of his life? No, siree, you can't! And it's the same with buggy-ridin'. The Lord intended Sunday mornin' fer puttin' on yer biled shirt and a-goin' to church, and after that, fer takin' Maud Jones out fer a buggy-ride round Green Lake. The Bible never said nothin' about galavantin' round with yer girl on Mondays, Wednesdays and Fridays, and turnin' yer buggy into a bright red otty-mobile that shoots down the road fit to tear a hole in creation before it gits ready to be drug home by a farm-waggin. What's the use o' eartin' yer girl around in that violent sort of way? No girl ain't never a-goin' to git married under them circumstances. And, even if one o' these wealthy fellers sticks to his buggy, has he got a right to be a-breakin' the Sabbath by takin' Sunday rides on week-days? D'ye think he's a-goin' to make a fit citizen to fight and die fer his country and serve on the Republican Campaign Committee? Not in this here town!

"Look at Alonzo W. Juggins' family, who is becoming so dee-moralized that they eat the'r dinners at seven o'clock in the evenin'—all the'r sinful and wasteful habits is on a par with the way they put the grub on the table. Mrs. Sharp keeps two hired men with stove-pipe hats and G. A. R. buttons on the'r coats to drive the team fer her—and all one o' them fellers does fer his wages is to set up on the seat with his arms folded and a-lookin' like the Governor of Massachusetts at a high-school commencement. Herbert P. Sharp, what ust to sell shoes over the counter, now goes up to the ten-acre lot out back o' the barn and bats Injy-rubber pills all over the cow-pastures. Two year ago last March he hit Nathan Sparrow's Jersey calf in the brain with one o' them flying projexiles. The calf died without a groan, but suit fer damages is pendin' in the Superior Court. They call it 'Golf'—Golf!"

Captain Jud gulped, and took a fresh stogie from the show-case.

"Juggins' eldest son, Lester W., came home from Yale College the other day and wandered in here with a Fourth o' July ribbon wrapped round his hat. He said he wanted a see-gar, so I offered him a Pride o' the Prairie—been keepin' 'em in this here show-case fer nine year runnin', but I never sold none before, ther' bein' very little call fer high-grade see-gars. Lester W. up and lit one of 'em, but, after he'd took a puff or two, he throwed it away and sez, sez 'e, 'Keep away from the gas-jet, Hiram—yer hat's on fire.'"

Sated with horrors, disillusionated, dejected, I decided to shake the dust of Podunk from my weary feet. I had journeyed to Arcadia and found the fauns and dryads quarreling over empty vainglory, where Pride and Avarice lurked among the dilldocks. "The Main Street of Podunk and the Fifth Avenue of New York lead alike to Vanity Fair," I reflected, as I sat on the depot bench waiting for the 4:45 to pull in.

As thus in reflection I sat, an Ancient Podunker shuffled by, wheeling a large express box on a truck. The box was labeled "Uncle Jo Cannon, Washington, D. C.—From his admiring constituents."

"Would you mind telling me what is in that box?" I asked, hoping against hope.

"There's home-knit socks, home-sewn underwear, home-canned jam, and home-spun pants, all contributed by ——"

"The people of Podunk!" I cried joyously. "At least the people of Podunk still have the ancient virtue of disinterested patriotism."

"The dooce they have! Oh shucks!" said the Ancient Podunker. "Them clo'es is sent by Job Thompson, the postmaster, who's a-lookin' coy-like at another Republican appointment."

The Ancient Podunker regarded me long and thoughtfully as he chewed the sacred cud.

"I don't know whar ye come from, stranger," he said at length, "but you are sure an awful Rube!"

A Novelist's Ways

MARION CRAWFORD has made his annual visit to America and flitted back to Italy, leaving behind a trail of novels, serials, short stories, articles and various other products of a well-oiled typewriter. Crawford makes these trips to renew his adopted Americanism—and various other contracts often more profitable than sentimental. For, like his co-worker, Crockett, he writes so many stories that he has to catalogue them.

Crawford, who is big, broad, rugged and hearty, and who looks more like a mountain-climber than a writer of fiction, usually emphasizes his American visits with at least one picturesque opinion, and this year it was devoted to the alleged decline of the novel—an institution, by the way, which he has strenuously helped to keep alive.

"You see," he remarked the other day, "the world got on for a long time without the novel, and it could very well do so again. The novelist, it seems to me, is headed toward extinction, like the horse whose doom has been sounded by the automobile. I don't mean those who have been run over, either. The horse will probably be preserved in a glass case for posterity; likewise the author. There is still one more chance for the author, and that is for Mr. Carnegie to present a real live one with every library he endows. But I want to write a few more books before I go into my little glass case."

"A few more books" with Marion Crawford means a leisurely year's work, for he writes fast and he apparently has an endless chain of plots. He lives in a beautiful villa overlooking the placid blue waters of the Bay of Naples and where he can see the smouldering crater of Vesuvius. Hence the color and warmth of his stories. This is his home for the greater part of the year. Sometimes he takes a run over to Tuscany, which is his birthplace, and where a grateful community in his native place has named a street Villa Marion Crawford.

Crawford was first put into the fierce glare of the lecture-platform calcium by the late Major J. B. Pond, who "impresarioed" everything, from jungle kings to Swedish nightingales. It was of the energetic Major's bunch of celebrities that Crawford once remarked:

"We are all Pond-lilies."

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LITERARY FOLK

THEIR WAYS AND THEIR WORK

Ellen Glasgow at Home

ELLEN GLASGOW is writing a novel in which all the scenes are laid in her native State of Virginia. In this respect it is different from her latest book, in which she took a flyer in New York life.

Miss Glasgow probably lives one of the simplest lives of any of the successful American women writers. Her home is in the old Glasgow mansion on Main Street, in Richmond, Virginia, which is like the traditional Southern home of song and story, where the proverbial Southern hospitality is dispensed. It is big, stately and white, and there are imposing pillars in front. In the rear is a pretty garden where, under fragrant magnolias, the novelist walks and plans.

She works in the morning, walks or takes a horseback ride in the afternoon, and works again at night. She cares little for social life. When she reads, she takes up books like Spinoza, Maeterlinck or Hardy.

She writes all her stories in ink, by hand, and revises them very carefully. When she writes, she locks herself up in a room. She says she can't write unless the door of the apartment in which she works is locked.

The "Boswellizing" of Twain

WHEN the "Seeing New York" rubberneck wagons pass the corner of Fifth Avenue and Ninth Street in New York, the gentlemanly lecturer points to the yard of an old red brick house on the corner and megaphones: "On the left is the home of Mark Twain, and in the yard you see his famous copyrighted white suit on the line."

But Mark Twain has come to a new distinction far more permanent than the white suit. He is undergoing the same experience as his famous tea-drinking forerunner, Doctor Samuel Johnson. In other words, he is being "Boswellized," with twentieth century trimmings, including a phonograph. The Boswell is Albert Bigelow Paine, who has been installed under the great man's roof for some time and whose job it is to catch every stray word of wit or wisdom that the veteran humorist utters. Paine has an easier time than the original Boswell, for Mark Twain is amiable and kindly. He also provides his Boswell with cigars. Rarely has a "Life" been so intimately or personally conducted. With this biography now in preparation, and the "Autobiography," posterity will not be lacking in details about the author of "Tom Sawyer."

Mark Twain, it may be remarked in passing, has written so many inscriptions in books, that, if paid for at his usual space rates, the reward would endow half a dozen hospitals. The other day he wrote the following sentence in a book for a young friend: "I'd rather be a young June bug than an old bird of Paradise."

The Mysterious Mr. Henry

THE greatest literary mystery in captivity is O. Henry. Although he has become recognized as a sort of unofficial historian in fiction of the people of Greater New York, little is known about him, and he steadily remains off the literary bandwagon. The editors who buy his stories seldom see him, while his publishers have almost to get a search-warrant whenever they want to talk business with him.

For a long time he lived in a room in Irving Place. Lately he has become more pretentious and has taken up his abode in a hotel. But his habits of exclusion are the same. He has no organization in his work, and he waits until late at night to do it. Then he turns out his "copy" at the last minute. He once entered into an agreement to furnish a New York newspaper with a story every week. It was due on Wednesday night. It never appeared until late on Friday and only after a dozen telegrams and messengers had been sent after him. When the year ended the Sunday editor had heart disease from worry over Henry's "copy."

Henry's ways are picturesque. He is the Haroun al Raschid of present-day New York, for, like that ancient caliph, he prowls around the streets at night, looking for adventure and incident. He knows the darkest by-streets and the most unfrequented quarters where life teems and the light of day seldom, if ever, enters. He sits for hours in the parks and watches the people as they pass.

Miss Alice French (Octave Thanet)

Henry was born in North Carolina, but when a young man he moved to New Orleans, where he became a newspaper reporter. When he wrote his first story, he did not want to submit it over his real name, which is Sidney Porter. So he cast about for a pen name. He had the same aversion to hard work then that he has now, so he took one that was easy to write. That provided the Henry part. He wanted a handle to it, so he selected a letter that was also very easy to create. This was O.

Chambers and the Butterfly

A GREAT many people chase the butterflies of fashion, but Robert W. Chambers, the novelist, chases the real thing. Insects and bugs are among his diversions. One day he was driving up Fifth Avenue in New York with a friend. As they passed along Central Park, Chambers shouted to the cabman to stop, but, before the driver could come to a halt, the writer had jumped from the vehicle and, hat in hand, dashed down the street. His friend thought he had suddenly lost his mind, or that he was pursuing a plot that had gotten loose from its mental mooring; while the bystanders stood and watched the running figure with some apprehension.

In about ten minutes Chambers returned perspiring, but with a triumphant look on his face. He held something in his hand.

"I've got him," he said.

"Got what?" asked the friend. "The willies?"

"No," replied the novelist. "The butterfly. It's the first of the kind I've seen north of Virginia."

Chambers, by the way, is one of the few writers who scorns the typewriter and the pen. He writes all his stories in lead pencil, oftenest on soft paper. Unlike most authors, he has no regular hours for work, for when he is on a big story, he plugs at it all the time. Then he takes a loaf and stays outdoors. He has fished in more European streams than almost any other American writer.

The Sage of Hackensack

BEING a humorist, Charles Battell Loomis is a sad-faced man. This is probably due to the fact that all humorists, as one of them once expressed it, "take their work very seriously."

Loomis lives in a town called Hackensack, which is located in New Jersey, about fifteen miles from New York City. Before Loomis went there to live, it owed its fame to a poem about which hangs a curious tale.

One day Wallace Irwin, in search of a subject for one of his numerous daily poems, hit upon the name of Hackensack. It pleased him and, besides, it lent itself to rhythmic exploitation. So he wrote a touching string of verses about a sailor who hailed from Hackensack, where he wooed a beautiful maid. Then he went to sea. On his return he found that the maid had wed another. The sailor sought consolation by embracing the town pump and hurling curses at the town.

Several years later, Irwin was invited to dine at "Hackensack." At first he thought it was a joke, but when he got to the place he discovered that it was very much of an actuality. He did penance by reading the poem aloud at dinner.

Loomis is now one of the shining lights of Hackensack, his only resident literary rivals being Joseph Lincoln and Sewell Ford. Few humorists have served a more variegated apprenticeship before being "called" to the chosen profession of sorrow-chaser. He was in succession grocery clerk, mining agent and chicken pedler. He took to chicken-pedling soon after he began to write, because the joke-market then was not so old or so good as now. One day, not long ago, he met one of his old chicken customers.

"You're making a living writing jokes?"

"Yes," replied Loomis meekly.

"Guess you'll soon be writing a book?" continued the man.

"Yes," answered the humorist, "I've written eight."

Some funny things happened during that famous double-jointed lecture tour of Loomis and Jerome K. Jerome. Some one asked at the start why Loomis happened to be a co-star, and he was told that the management feared that Jerome's voice would not hold out.

"Voice, nothing," replied the man. "They want Loomis to explain the British jokes."

At Little Rock, Arkansas, the humorists were to have been introduced by an eminent legal light of the community. He showed up and expended all his oratorical ammunition on Jerome, utterly ignoring Loomis, who sat solemnly by. When he had concluded Loomis, somewhat crestfallen, walked over to Jerome in full view of the audience and said:

"Glad to have met you. Hope to see you again." Then he retired to the wings and began to kick himself.

But Jerome very gracefully remedied the omission and himself introduced his American colleague.

Some Literary "Pasts"

IT IS interesting to see what some men did before they became successful authors. Here are some samples: James Lane Allen was a school-teacher; Anthony Hope was a lawyer; Joseph Conrad was a sailor; F. Hopkinson Smith was artist and engineer; John Uri Lloyd was and is a chemist; Thomas Dixon was a preacher; Stephen Phillips was an actor; Frank H. Spearman was a railroad clerk; Cy Warman was an engineer; Egerton Castle was a fencing master; John Fox was a "boom" town promoter; Jack London was a tramp; Winston Churchill was a midshipman; Charles Major was a lawyer; Edwin Markham was a school-teacher; Rudyard Kipling and many others were newspaper reporters.

The Red Man and Religion

ARTHUR HEMING, the artist-author-woodsman, writes about hunting with a tribe of Indians concerning whom the President knows nothing, strange to relate. His domain is a remote quarter of old French Canada.

While on one of his northern trips, he asked an old fur trader as to the outcome of the work of missionaries among the Indians. With a humorous twinkle, the trader said:

"Between you and me, Heming, I don't go much on the preachers. About all the good they do is to tell the noble red man about old Lazarus' bosom and to explain to them how hard it is for a rich man to enter the kingdom of Heaven. So, whenever the preacher reaches that part of his sermon, the Indians, counting me as the only rich man in the place, say:

"Ugh, he's the only one here that's going to hell.'"

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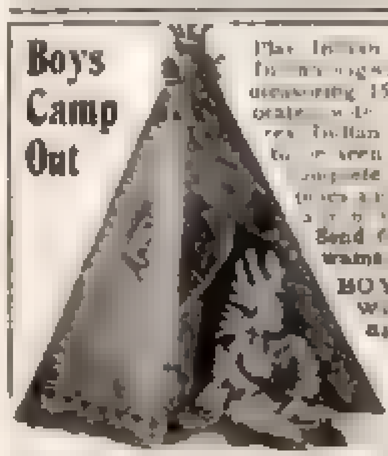

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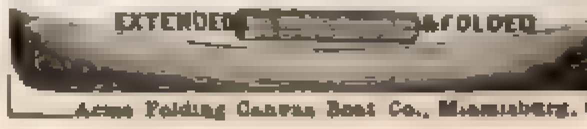

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GETTING ON IN THE WORLD

STEPS AND MISSTEPS ON THE ROAD TO FORTUNE

No City Life for Him

NINE years ago I was working in Chicago for a firm who, with its other business, was agent for some downtown buildings. Each of my employers had outside business, and they hired me at fifty dollars a month to look after these buildings, collect rent from tenants, and keep them rented. My employers were friends of mine and probably paid me more than they could have hired more capable men to do the same work for.

I had worked for them seven years and had saved up a little money, but wasn't satisfied, for I couldn't expect much, if any, more out of the job. After vainly trying for something to pay me better, I concluded to leave Chicago and try my luck in some business for myself.

I finally decided to settle in northern Wisconsin, and accordingly opened a real estate office in the county seat of what seemed to me one of the best of the rapidly developing counties of that State. At the time the impression was general that northern Wisconsin would never be of much value excepting for its timber. This impression is still held by some who are not posted, but those who are acquainted with the facts agree that a large portion of this "Howling Wilderness" is fast becoming (and will eventually be) one of the very finest dairy districts in the entire country, if not in the world

When I left Chicago my friends predicted that I would be back inside of a year looking for a position, and there were times, during the first six months, when I was almost inclined to agree with them.

After about six months, however, spent largely in getting acquainted with property values and property owners, I took an option on a farm that the owner wanted to sell for twenty-seven hundred dollars, and was fortunate enough to sell it shortly after for three thousand dollars. A little later, I learned of a house and two lots that could be bought for three hundred and eighty dollars, and I found a man who agreed to buy it, let me handle it, and, after getting his money back with eight per cent. interest, to divide the profits with me.

I sold the real estate almost immediately for six hundred dollars, but, in the sale, had to take in forty acres of land at four hundred dollars. My man who bought the house on a profit-sharing basis was provoked at me for taking in the forty acres, and told me he wouldn't have anything to do with it, and that I would have to carry it myself.

I felt sure that the forty acres were worth more than the four hundred dollars, and tried to persuade him of this. But I couldn't, and so I carried it alone. It hurt my pride, though, to be turned down, and it put me on my "mettle" to make a good showing.

There was timber on the land, and I got some farmers living near by to log it for me, and, after the timber had been taken off, I sold the forty acres for six hundred dollars. I had realized nearly six hundred dollars out of the timber before that, so I felt that I had vindicated myself, and took pains that this fact should reach the ears of my friends.

The experience opened my eyes to the money to be made out of timber, and, a little later, I looked up eighty acres of hardwood timber land that could be bought for nine hundred dollars, and went to the same man who bought the house on a profit-sharing basis with me and got him to buy the new property on the same plan.

We got the timber logged out, realizing about twenty-seven hundred dollars from it, and sold the land afterward for eleven hundred dollars.

I kept on buying land and getting men to log it sometimes buying the land alone and sometimes buying in partnership with others, and, now, I own several thousand acres of land besides city property, and am out of debt.

If I wished to do so I could retire, and my property, if sold and the proceeds invested in low interest-bearing bonds, would produce a larger income than I could have hoped to be making had I remained in Chicago. Moreover, my living expenses in a small place are not so large as they would be in Chicago.

Hundreds of other men in northern Wisconsin have done and are doing the same thing that I have done. I am never in Chicago but I think to myself: "If I had stayed here, I would still be working for fifty, seventy-five or, possibly, one hundred dollars a month." Most of my friends in Chicago are doing little better than they were nine years ago, and yet I haven't one-tenth part of the ability of most of them.

In the community I live in nearly every one is prosperous, and business men and professional men, generally, are making money—some of them a good deal of money. The same thing is true throughout northern Wisconsin.

If I had the ability of a Harriman or a Marshall Field, I should want to get to New York or Chicago, but I can't see why the man of ordinary ability is content to eke out a bare existence in a large city when such opportunities are awaiting him in all the undeveloped portions of our most glorious country. *—J. H. W.*

Systematizing Farm Sales

IN A COUNTRY bank one is likely to be called upon to act as bookkeeper, paying teller, receiving teller and janitor, all the same day. The salary generally varies inversely with the number of rôles assumed. Being in such a position, I anxiously awaited an opportunity by which my income could be increased. Last winter I found the opportunity in an unexpected manner.

In our community, farmers who are changing locations, or are retiring from the active pursuit of their vocation, sell their personal effects at public auction. They usually give nine months' time, without interest, on sums of five dollars and over, purchaser giving approved security. All sums under five dollars are cash in hand on date of sale. Almost every one takes advantage of the time given, so that the owner receives a great many notes and a very small amount of money in return for his goods.

Usually these notes are brought into the bank for discount, as the money is needed to buy stock and implements in the new location.

The cashier of our bank had great difficulty in getting paper that was perfectly satisfactory to him. One note was incorrectly drawn, or another had worthless security which rendered it unsalable. Besides, the owner of the property often complained that he did not receive the full amount due him. Some of the buyers left without settling for the property purchased, or mistakes were made in the settlements by the inexperienced men who clerked the sale.

I made some inquiries and found that, while auctioneers were quite plentiful, there was only one man in the whole neighborhood who knew anything whatever about clerking a sale, and that he knew nothing about making a balance-sheet and accounting for the money handled in a businesslike manner. His knowledge of credits was limited, and, if a neighbor said that he had heard Mr. Smith was as "good as old wheat," Mr. Smith was taken for security without further investigation.

My experience in the bank had made it possible for me to know the financial responsibility of almost every farmer for twenty miles around, and I knew that, with a small amount of extra work, a balance-sheet showing all the transactions could be made and everything accounted for. I thought that the farmers would gladly pay for a service of this kind, as worthless notes and errors in settlements had cost some of their neighbors many times the amount that I would charge them.

I went to the cashier with my proposition. I endeavored to explain to him that I could do good for the bank as well as make extra money for myself, if I were permitted to do the outside work. The paper would come in in such shape that we could handle it, and desirable notes would be obtained which would, otherwise, go to our rival institution. He consented to give me a trial at the new undertaking.

I did not have long to wait. One of our customers had a sale billed for the following week. It was a rather large one, and I obtained about three thousand dollars' worth of paper for the bank. Every note was accepted without trouble, and I received a compliment from the cashier and a five-dollar bill from the farmer for my trouble.

Since then I have had all that I can attend to, outside of my regular duties, and have made one hundred and twenty-five dollars up to the present time. This is an average increase of twenty-five dollars a month. Aside from this, I am obtaining good loans for the institution which employs me and am getting an experience which I hope will prove to be a valuable asset later. *—V. M.*

Boxes for Moving

LAST year, when our family was preparing to move from Philadelphia to a New York suburb, it was not only almost impossible to secure enough boxes and barrels for packing purposes, but also the exorbitant price which we were asked made us glad that moving-time comes but once a year. "That's the reason," remarked our grocer, "you movers have to pay so much; boxes and barrels are scarce, and everybody wants 'em at once, 'just because moving-time comes but once a year.'"

The Kid, as we call our twelve-year-old brother, said that "a fellow ought to get rich in the box business if he cornered the market in time." (The phraseology had been culled from a conversation at the breakfast-table that morning between Mr. B. and a guest, to which the Kid had been an absorbed listener.)

"Yes," said the grocer, "three weeks ago that box for which your sister has just paid thirty-five cents could have been bought for fifteen cents at most; but, in order to supply my customers, I have had to store 'em, and both boxes and barrels are inconvenient, room-taking merchandise at best, and we have to increase our price in order to make a profit on them that covers their storage. Even now, at that price, I can't supply the demand, nor can any one of the grocers hereabouts do it. We just haven't the room for them."

In the early part of March, this year, the Kid went to my husband (Mr. B.) and asked permission to store boxes and barrels in the unused spaces in and about the factory, which is located uptown, in New York City. After the explanation, Mr. B. not only gave his permission, but added a little capital to the Kid's savings, thus enabling him to put his plan into operation on a larger scale.

With cards stating that boxes and barrels in good condition could be purchased at ——, and giving a list of prices, the Kid called at several real-estate offices and moving and storage firms, and not only left cards, but frequently got hearty coöperation from the men who were interested in the boy's scheme and wanted to see it succeed.

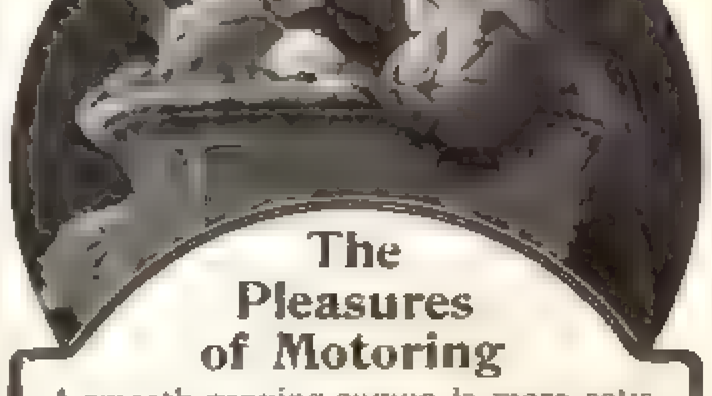
It did. Boxes, clean, substantial ones, for which he had paid ten, fifteen or twenty cents were sold for twenty to forty cents, depending upon the grade of the box, and good barrels brought from seventy-five cents to a dollar-fifty. And, at these prices, they were cheaper than most of the grocery and box people were asking.

As there are from ten thousand to twelve thousand families who annually change their habitation in the city of New York, and who use from five to ten and, frequently, twelve boxes and barrels, the possibilities are at once apparent.

The Kid not only sold every box and barrel he had, but could have as easily disposed of many more. He made a profit of close to one hundred and seventy dollars, which has been added to his college fund, and now plans are on for next year's accumulation of "merchandise."

This scheme is workable in every town and city in the country, with more or less profit, depending upon the size of the town and the hustling ambition of the boy who wants the money; or, rather, as the Kid does, wants the education.

Mrs. F. J. B.



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THE FAILURE DOCTOR

How He Diagnosed and What He Prescribed for a Sick Business

BY R. R. MCKINNEY

I HAVE a friend who has always failed in his undertakings. He has ability. He has energy. He could always convince me that the fault was not his, and I always took both a friendly and a pecuniary interest in his efforts to retrieve his losses. It came to a point at last where I was unwilling to jeopardize any more of my meagre capital in further attempts to help him. We discussed his future frankly, and he was hopeful as ever.

"Why," said he, "there are a hundred ways in which I could make money if I only had a little capital. Look at all the businesses people are engaged in—and making them go, too. Have you ever read the little cards and 'liners' in the dailies?" asked he, turning the paper in his hand. "They are amusing. Here, for instance, is a man who doctors dogs by mail. I'll bet he makes lots of money. Oh, say! listen to this: 'Have you failed in business? Professor Blank can tell you why. It may be valuable for you to know. I do not promise to teach you how to succeed, but I guarantee to tell you what caused your failure. Many have succeeded after an interview with me. Consultation, $1.' Here's another——"

"Frank," said I, "I am interested in that advertisement. I'll pay the fee if you will go with me and see the professor."

We went. We were ushered into a neat ante-room, and presently into a neat office in the rear of it. Professor Blank had no look of a faker about him. He was a man long past middle life, but too vigorous to be described as old. His eyes were deep-set and piercing; his eyebrows were shaggy and black. A prominent forehead, thin gray hair, and one of those peculiar sallow complexions, as well as a slight stoop to his shoulders, proclaimed him a student. He received us with all the dignity of a famous lawyer or doctor.

"You wish to consult me about business, gentlemen?" said he.

"We do," said my friend. "I have been unfortunate in my business ventures, and if you can tell me why, it may be worth a dollar to me; though I doubt it."

"Before we go any further, sir," said the professor, "I wish to remark that I always insist that no offense shall be taken at what I may say to you. I shall speak plainly if I speak at all. Do you agree?"

"Certainly. Fire away."

"Now, sir, what do you consider success in business?"

"Making money."

"Why do you want money?"

"For what it will buy."

"What would you buy if you had money?"

"I would buy horses, and automobiles, and works of art, and I would travel."

"Why would you travel, and what works of art would you buy?"

"I would travel because I enjoy it, and I would buy any works of art that struck my fancy."

"Where would you travel?"

"I don't know. I would keep going until I got tired, and then go home. But you are asking me questions that I have given no thought to, and I don't know whether my answers are true or not. I do know, however, that what kind of pictures I would buy, and where I would travel have nothing to do with why I failed in the tea and coffee business."

"If you will pardon me, all these things have pointed out to me the cause of your failure, and I will proceed to demonstrate it to you.

"In the first place, you were a wholesaler, were you not?"

"I was."

"You never have gone into any business upon a small scale, or upon a scale that your capital would justify?"

"I don't know about that."

"Then I take pleasure in informing you of the fact, sir. You went into this tea and coffee business with very small previous experience."

"Yes; how did you know that?"

"A man of your nature would not be content to enter a business at the bottom and work through to the top, or to a complete mastery of it. I will further inform you of what you and your friend very well know—that you went to your office sometimes at eight and sometimes at nine. That you went to luncheon sometimes at twelve and sometimes at two, eating sometimes a sandwich, and sometimes an elaborate meal. That you introduced new and untried systems into your business, that you offended some of your best customers, without intent to do so, and that you frequently were ignorant of how and when you offended them.

The Logic of Failure

"I think it will be of value to you if I tell you how I know these things. You want money, but you have no definite idea of why you want it. You would 'buy works of art that struck your fancy'—indefinite again. You do not know where you would travel; you would keep going until you got tired, then go home—which means you would sleep in the morning until you got tired sleeping, then go to your office. It also means that you would go to luncheon when you got hungry, and eat until you got tired eating, then stop. You have not one single, definite purpose in life. Do you think a man who had deep in his heart a desire for education in science, in literature, or in art, and for the travel necessary to such an education, would come to me and say, as you did: 'I am poor. Here's a dollar—take it. I doubt if you will give a dollar's worth for it'? Do you think he would spend more money for his luncheon because he had made more money that day?"

My friend was visibly affected. "I understand," said he, "how you have arrived at all your knowledge of my acts from what you have learned of my character, except one thing. How could you know that I offended my customers without knowing it, and lost them?"

"Because you offended me and did not know it."

"I certainly did not know it, and I'll apologize, if you point out my offense."

"When you said you doubted whether what I told you would be worth what I charged you, you conveyed to me the impression that you were ready to believe me a faker. In fact, your manner told me that you *did* believe it. When, in answer to a question, you said, 'All right, fire away,' you were disrespectful to a man more than twice your age who is seriously and conscientiously engaged in a work that is showing excellent results. I have never known any person to regret an interview with me, though I have seen them go storming out in anger. Have I given you a dollar's worth?"

"You have given me thousands of dollars' worth, and I would appreciate a suggestion as to my future career."

"I do not like to make suggestions as to a man's future. Generally, when I get a man acquainted with himself, he needs no suggestions. I am a diagnostician, not a healer. In your case, the proper course is so apparent that I will advise you to go back into the tea and coffee business as an employee, not as an employer. Study the business from the bottom. Adopt certain hours, and do not change them. Treat the buyer of a small quantity with deference; for he is a cautious man, and will doubtless some day buy largely. Let each day's work be in continuation of yesterday's, and in preparation for to-morrow's. Make up your mind what you want to do, and how much money will be required to enable you to do it. Consider each dollar as a part of the total sum, and treasure it the same when it comes easily as when it comes with difficulty. Above all, *aim* at something. No man can become a marksman by standing on a cliff and firing at the open sea. He must have a target, and that is not enough: he must know where each shot strikes; then he can draw a lesson from his failures, as well as from his successes. These things are easy to suggest, but hard to adopt. Try them. But if you are finally taken into the firm, see to it that they do not elect you manager."

NARCISSUS, THE NEAR-POET

(Continued from Page 17)

of his having deserted *me!* He could do it somehow, I know, and he knows nothing of my fortune as yet, so maybe he will.

. . . . .

After I had read over the letter of Narcissus several times, I began to wonder how he had got his luggage for his journey. I had not been in his rooms since my illness.

I called Jane and inquired.

Jane's face was flushed.

"Why, Miss Sophie," she answered, "he sent some men here the day after you were taken, and had everything moved. His bedroom and study is as bare as my hand, Miss. The men said they were first to take the things to the Health Department and have 'em disinfected."

I didn't ask any further questions, and Jane went back in silence to her duties.

This supreme act of effrontery and selfishness seemed the very last straw laid upon my good resolutions, and it broke, somehow, all my hopes of ever building up any sort of a future life with this cruel modern pagan with whom my life became entangled.

I thought of the sordid money side of our future together and felt it would have little hold on him, for now he is a pampered lap-dog pet of rich and pretty women who can offer him supreme material luxury and can minister to his self-love as I never can do.

The spell between Narcissus and myself was broken long ago. He will never forgive me for finding him out—for plummeting to the bottom of his nature.

As I thought of all this and summed it up, my road of life seemed to stretch before me, level and bare and dry as a trail across the alkali plains—no rest, no love, no comfort.

I shook my shoulders free from the weight that bowed them, got up, put on my hat and cloak and went into the Park. It was almost deserted there, for the world was sheathed in a shining coat of mail.

When I came to the wistaria arbor, I paused and looked at its gray, shining skeleton, and smiled. There below was the fountain, its waters had frozen as they fell, and the thing was a glistening monument of the warm, pulsing life it had held. The coleus had gone; the rosebush whereon had bloomed "the Rose of the Morning" stood stark and white in icebound loneliness.

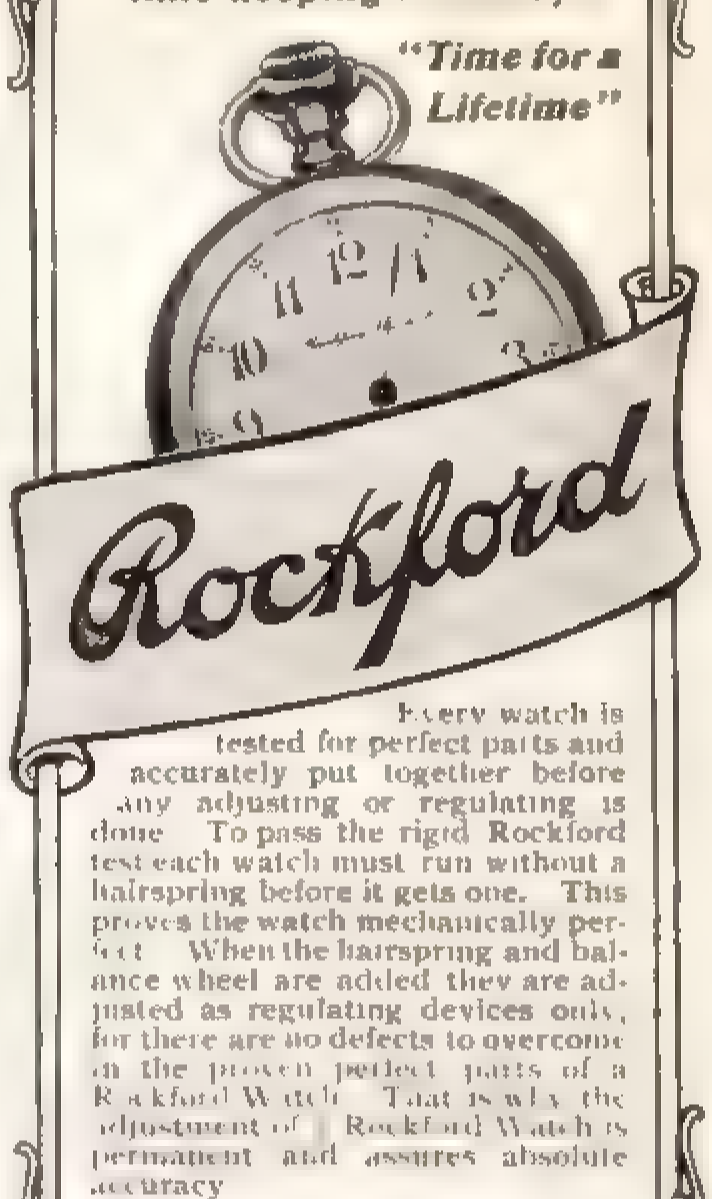
Across the common I looked, and there stood my Black Prince Tree, ice-armored too, with a scarlet ribbon fluttering from the lowest branch. I had tied it there in the autumn, so I might know him when his rich robes were gone.

All about me was a frozen fairy dream, and I, walking with an icy heart, thought of that May day and the mirage of a marriage into which it had led, the very shadow of a dream, it now seemed—a marriage out of which I had gotten only an aching heart heavy with hopeless and cruel experience.

I had given youth and nature, the pure gold of it, in its flush and glory and pride—to what, and for what end? The stark rose down there by the fountain did not answer. The scarlet ribbon of my Black Prince shone like a little stream of blood in the sun.

To-night I sit alone and wonder and question if ever anything will come to release me from these false and cruel fetters. I cannot think of Narcissus any more right now.

Some wise old Greek has told us self-pity is self-destruction, and I try not to feel it;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but it seems cruel, when love is so much to me, to be thrown away so.

And I'm young. I will be twenty-one next week, and that's not old, yet sometimes I feel a thousand. But to be loved, to be the daily need and desire to the heart and life of a man—why, my dry soul would break into blossom like the little slips of Japanese wood that unfold into flowers in water. I'd walk through life with my head in the stars. I'd be crowned.

Oh! I know what real love would be; I know—now! I can see it—all. I can live it in the little home I have dreamed of so often. My idea of love's realization lies in this dream of a cottage on a calm hill—a cottage white with green blinds and a garden fenced in with fresh-smelling, whitewashed palings—a riotous, irresponsible little garden with wall-flowers and roses and pansies and morning-glories growing in a splendid orgy of color. There would be a spring at the back and a stone spring-house with cool jars of milk resting in the tinkling silver brook.

The porch would be covered with roses and the rooms would be cool and clean.

All day I would be happy as a lark, working and singing and dreaming of the time when my love would come home to me. At sunset I'd look down the hill and see him coming; and my face would blush and bloom like the roses at the window.

That is love—its demand and fulfillment.

And I, who can give so much—for of what will I build my sweet house of dreams?

Broken rainbows, broken roses, frost and starvation!

WEDNESDAY.

I will not have to be brave any more—not brave about Narcissus.

I would not have wished for his death—not ever, poor thing! And I was sorry for it when the news came—sorry and terribly shocked. Not miserable for myself—I would not be honest if I pretended that; but I was deeply grieved for Narcissus that he should have to die. And in such a way! His fear, his utter cowardice, had availed him nothing; it was diphtheria, after all.

Poor, self-adoring, dreaming pagan!

In the two weeks since Mrs. Gilsey telegraphed from Canada the news of his death, I have forgotten much of what I want to forget or have laid it aside.

Dear old Jack went right on for me to attend to the last rites which bind the dead to the living world—and in England my poor young pagan will be buried. There, the May will bloom above the marble shaft that marks him, and from his dust each year shall spring the fleeting perfume and beauty of the flower he symbolized.

I have cried for him in death as I never could in life—cried over myself, because it seemed so dreadfully sad that I could not honestly be sorry, and over him because it seemed so hard that life should be taken from one who loved it so.

In these pages, though, I will make my last confession before I close, and it is that when I read Mrs. Gilsey's telegram, announcing his death, before I could think to be sorry for him at all—or to be sorry that I wasn't sorry—I felt a great wave of relief sweeping over me. I got up and flew to the window and opened it. It seemed in that instant I had grown as tall and strong and free as the Statue of Liberty out in the harbor. I threw back my head and stretched out my arms to the wide, cool darkness of the night. The stars seemed singing exultantly in time to the beating of my heart. The warm blood that had stood stagnant so long rushed wildly through my veins, and I felt a girl again—gloriously alive.

I was free, free; and nothing in that first moment of rescue could keep back the exultant knowledge.

After that came the sense of death and its meaning, and I was sorry it should mean life to me, and I knelt there and prayed:

"Dear God: You know I'm not mean, and I'm not glad he's gone. But—You know. And You will forgive me if I'm happy to be free and no longer—the wife of Narcissus!"

(THE END)

YOUNG LORD STRANLEIGH

Continued from Page 15)

England's Gold Reserve Act, passed last May, and coming into force on the first of January next year. This act makes it obligatory on the Bank of England to hold a reserve of a hundred millions in gold, where formerly it has only held, say, thirty millions. Do you understand so far?"

"Yes, Corbitt, I do."

"Very well, the object which the act sought to attain is one I have advocated for ten years past, but the way of accomplishing it is another instance of the conceited folly of a democracy meddling in a science that demands years of training and minds of a certain calibre. A democracy thinks that the right way to do a thing is the method adopted in bringing down the walls of Jericho. It beats drums and blows trumpets, and marches round and round. Now, the exasperating feature of this case is that the Chancellor of the Exchequer knew at the time the folly of his own action, although, of course, he did not perceive the tremendous disaster it was going to bring upon not only his own country, but also practically all the solvent nations of the world. He should have withstood the pressure of his unreasonable and ignorant followers. He should have arranged an interview with the managers of the Bank of England; should have told them that a bill of this kind was inevitable, if they did not themselves put their house in order. He should have arranged with them quietly, without any beating of tomtoms and blowing of horns, for the Bank slowly to accumulate the needed reserve. Then he should have got up in his place in Parliament and announced that the Bank of England already held the amount in gold which all thoughtful financiers believed to be necessary, if we are to get rid of this eternally fluctuating bank rate.

"Of course, the Bank of England itself is also to blame—it being for all practical purposes a branch of the Government. It should have requested an interview and come to some accommodation before the bill passed into law. I expected that the Lords would throw it out, and, perhaps, they thought the same. However, it passed both houses, received Royal assent, and then the mischief was done. These very clever Wall Street men at once saw the possibilities of the situation, as they do with all amateur legislation. The Bank remained silent and solemn; has given no word to this day, and then, at too late an hour, showed its distress by raising its bank rate again and again and again, hoping that would prove a magnet to attract gold, whereas it was merely hoisting a signal of distress, and acquainting the whole world with the fact it is drifting on a lee shore."

"But isn't it possible the Bank will get the seventy extra millions by the first of January?"

"I see no possibility of it, unless they are prepared to pay two hundred millions for the accommodation to the Wall Street syndicate."

"Has the Wall Street syndicate got the gold—that is, the actual coin?"

"Yes, and showing its confidence, the money is actually in vaults here in London, so the syndicate seems to have no fear that our Government will commandeer the gold as Kruger did before the Transvaal War began. I understand that the syndicate has notified the Bank of England that the price of this metal will rise two hundred thousand pounds each day until the Bank accepts its proposals."

"Corbitt, must the gold held in reserve by the Bank of England be in actual sovereigns or raw metal?"

"Either one or the other."

"Suppose on the first of January the Governor of the Bank of England were to announce that there are a hundred million pounds worth of gold in his vaults. What would be the effect on the country?"

"Stranleigh, there's more in that question than perhaps you think. I have never been just absolutely certain that you are as ignorant as you pretend. Most men in the city would tell you that such an announcement might instantly relieve the crisis, but, if nothing were said until the first of January, and then the announcement made, I am not sure it would not be almost as disastrous as the former panic. It would be like the sudden releasing of a powerful and compressed spring, and anything sudden and powerful is apt to disarrange machinery. I think the inevitable result would be the instant soaring of stocks to much beyond their actual value. That, then, would bring ruin to many of those that had been spared by the fall of stocks. We should have a very disturbed market until things subsided to their proper level. And now you will have to excuse me, Stranleigh. I must be off."

The banker threw away the stub of his cigar, and marched out. Lord Stranleigh went over to one of the tables and wrote several letters. Among them was a request for an interview at an early date sent to the Governor of the Bank of England. Another was an order forwarded to Peter Mackeller in Cornwall. A third requested the honor of meeting with Mr. Conrad Schwartzbrod. Then, Stranleigh took the calendar of the dying year and slowly counted the number of days remaining to its credit.

"I think there will be time enough," he said to himself, as he completed the count.

Four days after the lesson he had received on the crisis, Lord Stranleigh kept the first appointment he had made by meeting Schwartzbrod in the little business office of the town house. The young man was shocked at the appearance of the aged financier, and, much as he disliked him, could not but feel sorry for him. He seemed almost ten years older than when last they met. His face was haggard, drawn, pinched, his shoulders stooping under the increased burden which misfortune had laid upon them. The only unchanged feature were his eyes, from which gleamed hate.

"I received your letter from the club," Schwartzbrod began. "I have come, you see, I have come. I am not afraid to meet you, you smooth, brainless sneak; you can do me no further harm. You have done your worst, and, if you have called me here to triumph over me, I give you that pleasure, and freely acknowledge that you, and you alone, are the cause of all my misfortunes."

"I beg your pardon, Mr. Schwartzbrod, but you are quite mistaken in what you say. The cause of your misfortune goes further back than any action of mine. The beginning was on the day when you resolved to crush the Mackellers. They had helped you, father and son. They were innocent men, and honest. Each in his own way had assisted you to the possibility of almost unlimited wealth. That did not satisfy you. You determined to take from them their just compensation, and to fling them, paupers, into the gutter. It happened through one of those freaks of Fate which keeps alive our faith in eternal justice, that the day you came to this resolve you were a doomed man."

"That's what you called me here to tell me, is it, you human poodle-dog, you contemptible puppy, rich through the thefts of your ancestors."

"Your language, Mr. Schwartzbrod, seems to have become tinged with the intemperance of the panic. I did not intend to refer to the past at all. You set the subject of our conversation the moment you entered the room, and I merely followed your lead, and strove to remove a misapprehension from your mind as to the original causes of things. No, my invitation to this house had quite another object. I shall not strain your credulity by asking you to believe that, when I heard, four days ago, you were bankrupt, a feeling of slight regret was uppermost in my mind. I don't like to see people suffer."

The old man laughed, like the grating of a file on a saw.

"Of course," said Stranleigh, "I don't ask you to believe that, and should be sorry to put such a strain on whatever belief in human nature you possess, so don't trouble any further about my statements, which you doubtless regard as absurd. Have you got any money left?"

"Not a stiver."

"How about your six colleagues? Are they cleaned out?"

"Even if they had money they would not intrust a penny of it to me. You talk about my belief in human nature. Well, the faith in human nature in me is gone. I have done my best for them, and lost every point in the game, together with their money and my own."

"Very well, Mr. Schwartzbrod, we must rehabilitate you. I possess what I think is the finest red automobile in London, and my chauffeur would add dignity to the equipage of an Emperor. I will lend you chauffeur and car for the day, and if you

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The Saturday Evening Post
Philadelphia

drive through the streets around the Bank for a few hours, those who turn up their noses at you will be lifting their hats instead."

"I suppose you think that's funny, Lord Stranleigh. You wish to exhibit me in your motor car after the fashion of the Romans parading their captives in their chariots. I don't know why I came here, but I warn you I did not come to be insulted."

"Of course not. It is incredible you should imagine it possible for me to insult a man in my own house. Now, listen to me. My banker has asked as a favor that I should not draw any checks upon him until this flurry is over. Of course, if I did draw a check he would honor it; but I have given him my promise. Under the back seat of this automobile I have hid away eight bars of gold, each weighing a hundred pounds or thereabout, and valued probably at five thousand pounds sterling. That means forty thousand pounds in exactly the commodity all London is howling for at the present moment. I don't know what the position of a bankrupt is exactly, and it may be possible that your creditors would take away those bars of gold, if they knew you possessed them; therefore, trade in my name if you like; act as my agent. Go in this automobile to your bank, and get the porters to carry the bullion inside. There they will weigh it, and estimate its value, giving you the credit for the amount. Now, pay strict attention to me. Buy the value of those bars in stocks which you know possess some intrinsic worth, but are now far beneath their proper level. Hold those stocks until the first of January, when you will see begin the greatest boom that London has ever known. I advise you to sell as soon after New Year's Day as possible, because they are likely to shoot up to a higher point than they may be able later to maintain. This gold comes from a mine which was once in your possession, and my immature puppy mind is so absurdly constructed that I have felt uneasily in your debt for a long time, and now am glad of the opportunity to allow you a share in the prosperity of the mine, if you will be obliging enough to accept it."

The truculence of the ruined financier immediately fell from him at the mention of gold, and, in its place, came the old cringing manner, with a flattering endeavor to mitigate the harshness of his former remarks—a change of manner that made the young man shrink a little farther from him, and hurriedly end the interview.

"That's all right, Mr. Schwartzbrod. Words break no bones, unless they cause the recipient to fling the dealer in them down a steep stairway. The automobile is waiting for you at the door. The chauffeur thinks the metal under the seat is copper. Your banker will tell you it is gold, so keep an eye on it till it is safely in his possession. There, there, do not thank me, I beg of you. I assure you I am not seeking for gratitude, but I am a little short of time to-day. In half an hour I am to meet the Governor of the Bank of England, so I must bid you farewell."

"Will you not come with me, then, in your own automobile, my lord?"

"Thank you, no. I think it best that you should be seen alone in the automobile if there have been rumors regarding your position down in the city. If any one asks you what the machine cost, you can tell them its price is a net two thousand pounds. You will journey in that, and I shall take the twopenny tube, being a democratic sort of person. Good-morning, Mr. Schwartzbrod. Good-morning."

So Lord Stranleigh went down the huge lift at the twopenny tube, and in due time emerged to daylight at the Bank of England. He arrived in the ante-room a few minutes before the time of his appointment, and, exactly at the arranged moment, was called for, and ushered into the presence of the Governor of the Bank of England.

The stern, almost commanding attitude of this monarch of finance abashed the young man, and made him feel the useless worm of the dust Schwartzbrod had indicated he was. Stranleigh, who was always more scrupulously polite to a beggar than was his custom with the King, resented the sensation of inferiority which came upon him when confronted with the forbidding ruler of the Bank. He said to himself:

"Good Heavens, is it possible that, if I meet a man who is big enough, I shall actually cringe in my soul as Schwartzbrod does with his body?"

Nevertheless, that slight hesitation in speech which was apt to incommode him at critical moments overpowered him now, and his dislike of any attempt to win the respect of the iron man before him sent him in the other direction. He knew that, for the next ten minutes, he was going to be regarded as the most hopeless fool in London. Yet he did not consider himself a fool, and his latent sense of humor prevented him from making any attempt at endowing his conversation with that wisdom which seemed so suitable to this sombre room.

When the Governor's secretary had presented Lord Stranleigh's letter to him, the head of the Bank had peremptorily refused to waste time with a member of the aristocracy of whom he knew nothing; but the secretary, whose business it was to know everything, dropped one word in a short phrase that arrested the Governor's attention.

"It's the *rich* Lord Stranleigh, sir."

The word 'rich' was the straw at which the drowning man clutched. So here was Stranleigh, the living contradiction of that phrase 'The last of the Dandies.' Here was the embodiment of the spirit of Piccadilly and Bond Street confronted with the rugged, carelessly-dressed dictator of Threadneedle Street, a frown on the beetling brow of one man, an inane, silly smile on the lips of the other.

At the sight of this smile the Governor saw at once that his first thought had been right. He should not have wasted a moment on this nonentity; yet he had before him the herculean task of providing the institute over which he presided with seventy millions of pounds worth of gold within five days, or stand discredited before the world. Despair was strangling expiring hope as he realized that this simpering noodle could not be the god in the machine; godlike in stalwart form, perhaps, but with a simpering smile that would have discredited Jove himself.

"What can I do for you, my lord?" he bellowed forth, temper, patience and time short.

"Well, sir," sniggered Stranleigh, "there's—there's several things you can do for me. In—in the first place you don't mind my sitting down, do you? It seems to me I can speak better sitting down. I've—I've really never been able to make a speech in my life, even after dinner, simply because a fellow has to stand up, don't you know."

"I hope, my lord, you won't think it necessary to make a speech here."

"No, no, I merely wished a quiet talk," said his lordship, drawing up a chair without invitation and sitting down. "You see, I have no head for figures, and so little knowledge of business do I possess that I am compelled to engage twelve professional men to look after my affairs."

"Yes, yes, yes, yes," snapped the Governor

"Well, you see, Governor, now and again I act without asking any advice from those men. Seems kind of a silly thing to do, don't you think—keeping twelve dogs, and barking a fellow's badly self, don't you know?"

"Yes. What has all that to do with the Bank of England?"

"I'm coming to that. You see, we are all imbued with the same respect for the Bank that we feel for the Church, and the Navy, and the King, and, sometimes, for the Government, but not always, as, for instance, when they pass silly acts about your gold reserve, instead of coming to you in a friendly manner, as I'm doing, and settling the thing quietly."

"I quite agree with you, my lord, but my time is very limited, and I should be obliged ——"

"Quite so, sir; quite so. These ideas are not my own, at all. I didn't know much about the crisis until four or five days ago when Mr. Corbitt—Alexander Corbitt, you know, of Selwyn's Bank. You're acquainted with him, perhaps?"

"I know Mr. Corbitt—yes."

"Well, those are his opinions, and I agree with him, you know."

"Mr. Corbitt is an authority on finance," admitted the Governor, as if, instead of praising the absent man, he was denouncing him.

"Now, what bothers me about gold is this: A sovereign weighs a hundred and twenty-three grains, decimal—well, I forget the decimal figures, but, perhaps, you're up in them. I never could remember—to tell you the truth; the moment I get into decimals, I'm lost. I can figure out that two and two are four, but beyond that ——"

"I assure you, my lord," interrupted the Governor, "a great many people cannot go so far as that. If you will have the kindness, not to say the mercy, to tell me exactly what you want, I will guarantee that your answer will be brief and prompt!"

"All right. To get directly at the nub of the business, then, do you have twelve ounces to the pound of gold, or sixteen?"

The Governor's fingers were drumming on the hard surface of the table. He glared at his visitor, but said nothing.

"When I get entangled with decimals or vulgar fractions it's bad enough, but when I don't know whether the pounds I am dealing with are twelve ounces or sixteen ounces, then the case gets kind of hopeless. Ah,—I see you are in a hurry. Now, tell me how much would be the value of a bar of gold weighing a hundred pounds, and we'll let troy or avoirdupois go. Just give me a rough estimate."

"My lord Stranleigh," said the Governor, with ominous calmness, "have you come here under the impression that the Bank of England is an infant school?"

Lord Stranleigh blushed a delicate pink until his cheeks were as smooth and crimson as that of a girl receiving her first proposal. The contempt of the man before him was so unconcealed that poor Stranleigh thought, as he closed his open hand, he might feel it, so thick was it in the air. He plunged desperately upon another tack.

"My dear Governor," he stammered, trying to conciliate his opponent by cordial familiarity, "as I told you, I have the utmost respect for the Bank of England. You see, I am rather well off, and within the last day or two I have plunged, and every available asset I possess except one I have put into stocks and shares. I've thought this thing out ——"

'Oh, you've thought it out," said the Governor.

"Yes, as well as I was able, and I believe that after the first of January London is going to see the greatest boom in stocks and shares that has ever taken place in the history of finance."

"What are your grounds for such a belief, my lord?"

"The—the respect I hold for the Bank of England. We want to see the good old Bank of England buck up. It's humiliating to think that an upstart like Wall Street should be able to play Hey-diddle-diddle, the cat and the fiddle, with a venerable institution like this. Why, it's as if some one spoke disrespectfully of one's grandmother. I want to see the Bank buck up, and that's why I'm here."

The Governor bucked up. He rose like a statue of wrath.

"My lord, this interview must terminate. The Bank of England cannot assist you in your speculations. You should have consulted Alexander Corbitt if you wished further credit, should he happen to be your banker."

Stranleigh had risen when he saw the Governor on his feet.

"I did."

"Then you had better go back to him. He surely never advised you to see me?"

"No, but what he told me of the situation filled me with a desire to meet you."

"I daresay. Well, Lord Stranleigh, you have met me. I bid you good-morning, sir."

Stranleigh became a deeper crimson at what he considered this rude dismissal. He was not accustomed to being treated in such a way. His shoulders squared back, and the smile left his lips.

"Then you don't want the gold?" he said, almost as sternly as the other had spoken.

"What gold?"

"My gold."

"I thought you said that all your assets had been invested in the buying of stock."

"I said, sir, all my assets except one. The one asset remaining is gold."

"Gold?"

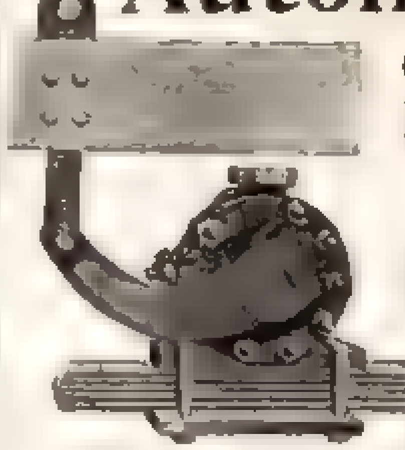
"Yes."

"In what form?"

"In the form of ingots."

"How much gold have you got? What's its value?"

"Now, Governor, I put it to you, as one man to another, you're a little unreasonable. Didn't I tell you that unless I can multiply a hundred and twenty-three,



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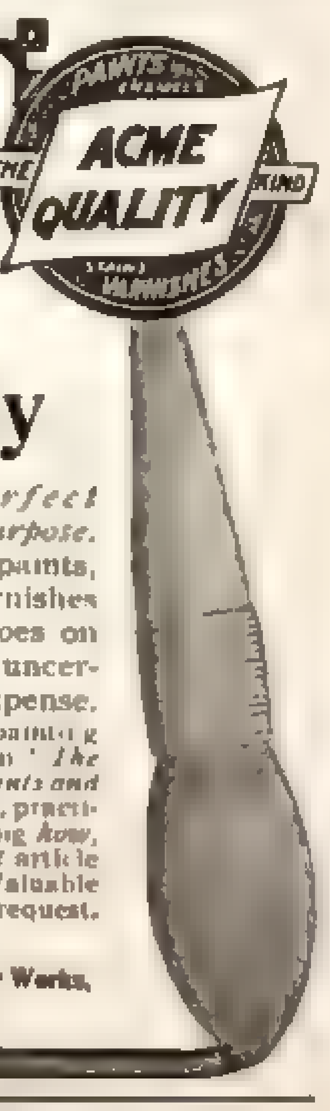

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decimal-whatever-it-happens-to-be, I can't even estimate it? I asked—I hope with courtesy—the favor of your assistance in calculating the value of my gold, but you began to talk about infant schools. You see, I have got a mine down in Cornwall that holds two thousand tons of gold."

"Nonsense," interrupted the Governor, waxing impatient. "There are no gold mines in Cornwall."

"Sir, I did not say there were. The mine I speak of is a copper mine."

"I have had enough of this fooling, my lord, and I think I have already bade you farewell."

"Then you don't want my gold?"

"How many pounds of raw gold have you got?"

"Pounds? Oh, I don't estimate my gold in pounds. I hold at present upward of two thousand tons."

"Two thousand tons! In ore, do you mean?"

"Certainly not. If the Bank of England is not an infant school, I suppose it is not a smelting furnace, either. This gold, as I told you, has been smelted, and is in ingots. I came down by twopenny tube to keep my appointment, because I had lent my principal automobile to a man named Conrad Schwartzbrod. I see my automobile standing outside, and as I gave Schwartzbrod eight bars of this metal, telling him to take it to his bank, he seems to have taken it to this Bank. So, if this seminary for young ladies has purchased these eight bars, we may go at once and examine them. My two thousand tons is divided into ingots similar to those Schwartzbrod has sold you."

"Where is your gold?"

"A thousand tons of it is in Cornwall still, but can be delivered here within a day or two. The other thousand tons is on a special train of the Great Western Railway, which has already arrived in London, and its contents may be in your vaults this evening, if your vans look sharp."

The Governor sat down in his chair more hurriedly than he had anticipated, drew out a handkerchief, and wiped his brow.

"Are you telling the truth, or is this—is this —— What you say, my lord, is—incredible!"

"Very well, come up to the Great Western goods depot and see for yourself. I have always avoided the city as a cynical place, but I had no idea that unbelief was so prevalent here as it seems."

"A thousand tons of gold! Worth a hundred and ten million pounds sterling!"

"There, you see how easy it is to calculate when a man who knows figures gets at it! Is that what my thousand tons is worth?"

"Where did this gold come from?"

"From the West African coast; a very valuable surface mine I own there. We've been working most of the year, transporting the ore to Cornwall and smelting it, tossing the ingots down into an empty copper mine I own, which I call my safe deposit vault."

"How much do you demand?"

"Oh, I don't demand anything at all. I'm no business man, as I told you. It struck me that the gold was quite as safe in your vaults as in my copper mine, therefore I engaged a special train to bring half of it up. You can have the other half, if you wish."

"My lord, will you accompany me in my automobile to the Great Western goods depot, and show me that train of yours?"

"Governor, I shall be delighted."

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A few mornings later, Lord Stranleigh sat at his appetizing breakfast, and smiled as he read the leading article in the Times.

"As our readers know, we did not join in the outcry of the sensational press which did so much to mislead public opinion both in England and America. Never for an instant, during all the tumult, did our faith in that greatest and most venerable of financial institutions, the Bank of England, waver. On October the fourteenth we pointed out the impossibility of cornering gold, no matter how powerful the financial syndicate might be which undertook this labor of Sisyphus. How long this treasure, whose very figures read like some romance of the Arabian Nights, has lain in the vaults of the bank, no one but the Governor, and those in his confidence, can tell. While the country was ringing with predictions of failure on the part of the Bank to conform to a new and absurd law, those responsible for the direction of our leading financial institution quietly, and in silence, had gathered together the almost unimaginable amount of three hundred million pounds' worth sterling of virgin gold. Those journals which for the past four months have been foremost in deluding their readers, and bringing a crisis on the country, are now loud in their denunciation of the Governor of the Bank for not speaking sooner. But, if the Governor of the Bank undertook to reply to statements, malicious or ignorant, concerning the institution over which he so worthily presides, there would be little time left for him to perform those functions that he has so ably accomplished. Those people who held faith in their country are rewarded. The almost unprecedented heights to which stocks and shares have risen means the enrichment of every investor who was not carried away by a senseless panic. As for ourselves, we have in season and out of season never swerved from ——"

Lord Stranleigh laughed.

"Good old Times," he said, "how wise you are! A fitting companion grandmother to the Old Lady of Threadneedle Street!"

(THE END)

Editor's Note—This is the last of a series of connected stories dealing with the adventures of Lord Stranleigh of Wychwood.

REBUILDING OUR CITIES

(Concluded from Page 4)

drives, swelling at several points to great stretches of meadow and forest, a rough beginning of what may, in the distant future, be to Chicago as the grand old forests and meadows of St. Germain, St. Cloud and Versailles are to the city of Paris. The belt is a great sweeping semi-circle beginning at Glencoe, a suburb on the high wooded bluffs of the lake some twenty miles north of the heart of the city. From there it extends out over the great divide that parts the waters of the Mississippi from those of the St. Lawrence; thence down into the rolling farm-covered prairie, along the valley of the Skokee Creek, to the valley of the Desplaines, so passing far to the west of the city, and sweeping around and back to the lake some twelve miles south, through the valley of the Calumet.

A ride around this belt shows at once what magnificent chances lie here, if only they be seized in time. Thick woods and forest patches still unravished, wide expanses of pasture land still unscarred by factory refuse and soot, small winding rivers and creeks and ravines, still for the most part unblemished by sewers and mills. Lakes soon to become lovely pleasure grounds; dreary marshes and bottom lands transformed into meadows and gardens. A tremendous region of parks and forests and playgrounds, with the smoke and the clatter forever barred out—if only the chance be taken in time.

Everywhere Parks for the Poor

Within this semi-circle, in the very heart of the factory tenement quarters, more plans are in progress. And not only plans, but already splendid realities. Even in sections straight west of the downtown district, the West Park Board is now making rapid advance, perfecting its three large parks, and clearing the way for smaller squares and playgrounds. In the north and northwest the Lincoln Park Board has begun the same work, reclaiming from the lake an enormous addition to Lincoln Park, and making ready to open large squares in the more crowded western districts. This, despite the fact that both these boards have been hindered so far by the old inadequate tax system, which is to be changed under the new city charter.

But the South Park Board has been hindered by no such restrictions. Having ample taxing power, its able members have gone swiftly ahead in the last four years. And a glimpse at what they have done for the ugliest tenement sections will give to the reader firm and visible ground on which to base definite hopes. For their work is the first great stepping-stone from the old White City dream to the new gigantic vision.

In the White City they saw the chance. When the Fair was over, and the task of demolishment left long piles of débris and huge unsightly places, they began their work. Washington Park they enlarged to 374 acres, Jackson Park from 80 to 556. Having then made the old Midway a parkway connecting the two, and having transformed them both into green meadows and gardens and lakes and lagoons, they did not stop here; but, believing that parks should, above all, be places for health and play, they laid out ball grounds, a long bathing beach and tennis courts by the dozen, provided lunch counters, pavilions, casinos and piers, and hundreds of rowboats and launches, and, lastly, a golf course—its field-house containing free locker room for 3200 people.

The response was amazing. On the golf course alone, eighty-seven thousand five hundred games were played last summer! On Decoration Day the first players arrived at five o'clock, and, by noon, over seven hundred at one time were awaiting their turn to begin!

Encouraged by this response, they have built, in the last three years, ten small parks, and four others are nearing completion.

To see them I went last week with the assistant superintendent on his daily ninety mile tour in an automobile—to the stockyards, the steel mills, the crowded factory centres, where the parks are attacking the smoke and the grime in their mightiest strongholds.

Here are beautiful grounds of from six to sixty acres each, refreshing with trees and bushes and stretches of green—play centres all, containing their huge ball fields, speckled with happy small boys, playgrounds with swings and teeters, and great round wading pools, where splashing battles are fought amid shouts and peals of laughter. Close by, under long shaded pergolas, are beaches of sand, deep and soft, and here sit the solemn-eyed babies hard at their building, their mothers behind them on roomy stone benches.

Here, too, are open-air gymnasiums, one for the men and boys and one for the girls and the women. These are completely equipped with trapezes, swings and rings, poles and bars and leather horses—with expert instructors in charge, day and night. Within each field-house are two more indoor gymnasiums and dozens of shower baths, while, behind, is the great swimming-pool, where, on every stifling summer day and night, a thousand men, women and children plunge into cool water—kept fresh by constant changing. Here are free libraries, assembly halls for lectures and concerts and dances, and lunch-rooms, spotlessly clean, where meals may be had at bare cost, and small bottles of special milk prepared for the babies.

The Entering Wedge

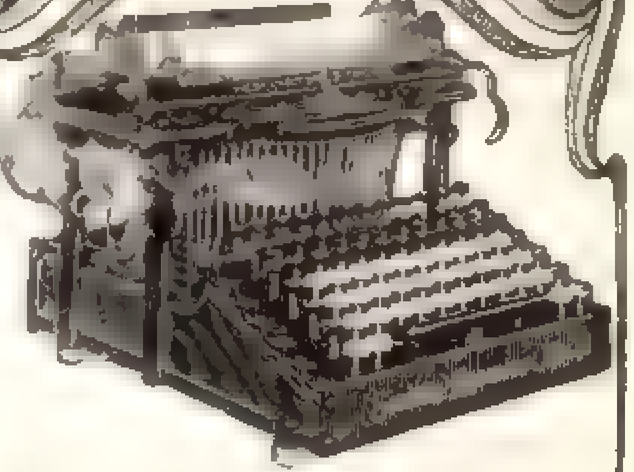
The work steadily widens. Parks, large and small, boulevards, squares and triangles, fountains and shrubs, and grass, and trees—all, little by little, wedging in to relieve the congestion.

The cost is tremendous. The South Park Board alone, in the last four years, has spent nearly six million dollars, with over three millions more in hand.

"And yet," said the superintendent, the man in active charge of it all, "this is only a beginning!"

But the one step has been made. And, day by day, the whole dream, for the lake and the heart of the city and all its vast living-quarters, moves on and is gaining headway. No plan conceived by one mind in a night, but a deep, irresistible growth, drawing its strength from widely different sources—scores of civic bodies, both public and private, expressing the will of the tenement sections as well as the wealthier districts, each working out its separate part in practical American fashion; and now, as a climax, the goal to it all—the inspiring plan for the whole as it comes from the mind of the great master builder. And, responding at once by thronging the new lake front and parks, seeing with eager eyes the new chances for health and fun and refreshment—the great mass of the people begin to give hearty support.

A vision indeed, but with bold, trained, tireless minds, a mighty power of wealth, and the deep awakening public will—all uniting behind. In Chicago a change is coming!



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HOW TO KEEP WELL

(Concluded from Page 6)

indicated by a true name, by a fancy name or by a deceptive name.

The cocaine habit is even more to be dreaded than the morphine habit, and indiscreet indulgence in beverages which contain cocaine may readily lead to such a habit. Beverages, or medicinal preparations, which contain acetanilid are also to be avoided. Many are advertised to "cure headache," to "tone up the system" and so forth. As a rule, they bear misleading names, and users are ignorant of their poisonous character. Some such preparations are often dispensed at soda-fountains. Now acetanilid is a drug that is very depressing to the heart and the taking of which may lead to an injurious habit. The same caution applies to anything that nostrum-venders are likely to have substituted for acetanilid, since the "pure food and drug act" has compelled partial disclosure of the composition of their wares.

The permissible beverages should be sipped slowly, and no ice should be put into the glass. The slow sipping which is necessitated is the advantage of drinking through a straw.

Don't Hurry! Don't Worry!

The strenuous life, at all times foolish, is, during hot weather, nothing short of insanity. One should not hurry for anything—except to save life in an emergency. Appointments at fixed hours should be few—if possible, none. The telephone should be made to compensate for its many all-year-round annoyances by saving steps as much as possible. Work by artificial light should be minimized.

One should go to bed early, rise early and get through what work he can before the heat of the day; then remain as quiet as possible from, say, eleven in the forenoon until four or five in the afternoon. By judicious use of shades and awnings one can often have air and light with a minimum of heat and glare in his workroom, be it office, library, shop, laboratory or factory. If the room can be kept comparatively dark, except about the desk or work-table, and at the same time well-aired, a temperature several degrees lower than that out of doors can be maintained. Electric fans are decidedly useful, but not indispensable.

How comfortable one can be in the matter of work-clothing depends upon the occupation or environment; but it is well to discard mere superfluities and fashions; shirtwaists and "negligees," are to be commended. So, too, some occupations permit a greater degree of relaxation than others. If one can read or dictate stretched out in an easy chair, he should certainly take that comfort, or any other that is readily available.

Trees and Open Spaces

In the cool of the afternoon, or at least in the evening, one should try to get out of doors into the fresh air. A leisurely stroll, even through city streets, is useful; much more so is a pleasant walk through country lanes. The planting and proper tending of trees in the city streets, and the provision of many, even if small, open spaces, sodded and wooded, in addition to many other advantages, affords shade and some mitigation of heat for such strolls, and also protection for those who must use the streets on business during the hours of greatest sunshine. It is a mistake, however, to "walk for health" when one is physically, or even mentally, wearied. Diversion is desirable, but adding one fatigue to another is never helpful. This is one reason why bicycling has not kept its vogue as a summer sport for city workers. Depending on circumstances, therefore, those who cannot get to the suburbs or the country may walk or take boating trips or drives or trolley rides, utilize the river-front "recreation pavilions," the public squares and parks, the yard, sit on the front step, the roof, or—if nothing better offers—the fire-escape.

Thus, after all, the hygiene of hot weather is simply common-sense. Cleanliness, calmness, temperance in all things, and the utilization of every opportunity for rest and fresh air will go a long way toward keeping one well, even if he has to work in the city during the dog-days.

THE COOK'S MATE

(Continued from Page 9)

"You mean at once? You think I ought to go now and hit him?" he asked mildly.

"No," said Ben. And at last he made the Prince understand. Ben went into the fo'c'sle and began to turn in. Before he did so, he told Beasley that he'd better leave the Dutchman alone, or else that same Dutchman would plug him.

"I'd like to see 'im do it," said Beasley, half waking up.

"He's very savage and you'll feel 'im do it," said his mate.

"We'll see to that," said Beasley truculently. And Ben was very much pleased with himself.

"It'll do Tom good to get a beltin,'" he murmured; "and if so be as 'e licks the Prince, I can come in and interfere."

It was a pleasant prospect, and as he regarded it he fell asleep.

If rows at sea don't take place on Sunday they generally come off in the second dog watch, and when Bastable brought the Prince into the fo'c'sle about one bell in that watch he knew that Beasley would "get on to him."

"Wotto, 'ere's the R'yal 'Ighness," sneered Beasley. "R'yal 'Ighnesses ought to be stuck on the r'yal-yard. They ain't got no business in a fo'c'sle along wiv dirty, tarry-pawed, common sailors."

"Let the man alone, can't you?" said the old fo'c'sle man.

"I ain't a techin' of 'im," said Beasley. "I'll give 'im no chance to say, 'Take your dirty, tarry paw off of my R'yal 'Ighness.'"

"Oh, shut it, or the bloke will slap your chops."

Tom Beasley grew as black as a thunder-squall.

"Oh, will he?" he said, as he rose from his chest.

"Call 'im cock-eye and see," said Ben urgently.

"Cock-eye," said Beasley.

"He's gettin' on to you, old son," said Bastable.

The Prince looked round mildly.

"Am I to hit him, blokes?" he inquired.

"Yes," said the crowd with great eagerness.

"And if you lick 'im, he'll 'ave to own you're a R'yal 'Ighness," said Bastable.

"I shall hit you," said the Prince; "I shall hit you very hard if you don't abologise."

Instead of apologizing, Beasley rushed at him, and the only one who was hit in the first round was the Prince. He sat down suddenly.

"He hit *me*," said the Prince angrily. "I didn't hit him at all. I would mooch prefer to fight with swords."

They explained to him that there were no swords in the ship.

"Then am I to get oop?" he inquired.

They said that getting up was one of the rules of the game. As soon as he was up Beasley rushed at him once more, and this time, by a flurried fluke, the Prince caught him an awful round-arm slinger on the left ear. Beasley went back into a bunk. The Prince turned to Bastable.

"I hit him that time," he said proudly, as he puffed a bit.

"So you did, old cock!" cried Bastable, in great delight.

"If he does not get oop, may I beat him more?" asked the Prince eagerly.

But Beasley did get up and advanced again to the combat.

"All right, you cro'jack-eyed Dutchman, I'll murder you for that!" he roared.

The next moment he and the Prince were in a flying Portugee pig-knot on the greasy deck, and it was only after Bastable had been sent reeling by one of their feet that the Prince was found to be on top. The others grabbed him as he tried to thump his man while he was down.

"Mustn't 'it 'im when 'e's down, cocky," said Bastable.

That seemed very unfair to the Prince.

"But I haf knocked him down," he cried, "ant, if I let him oop, what is the goot of knockin' him down?"

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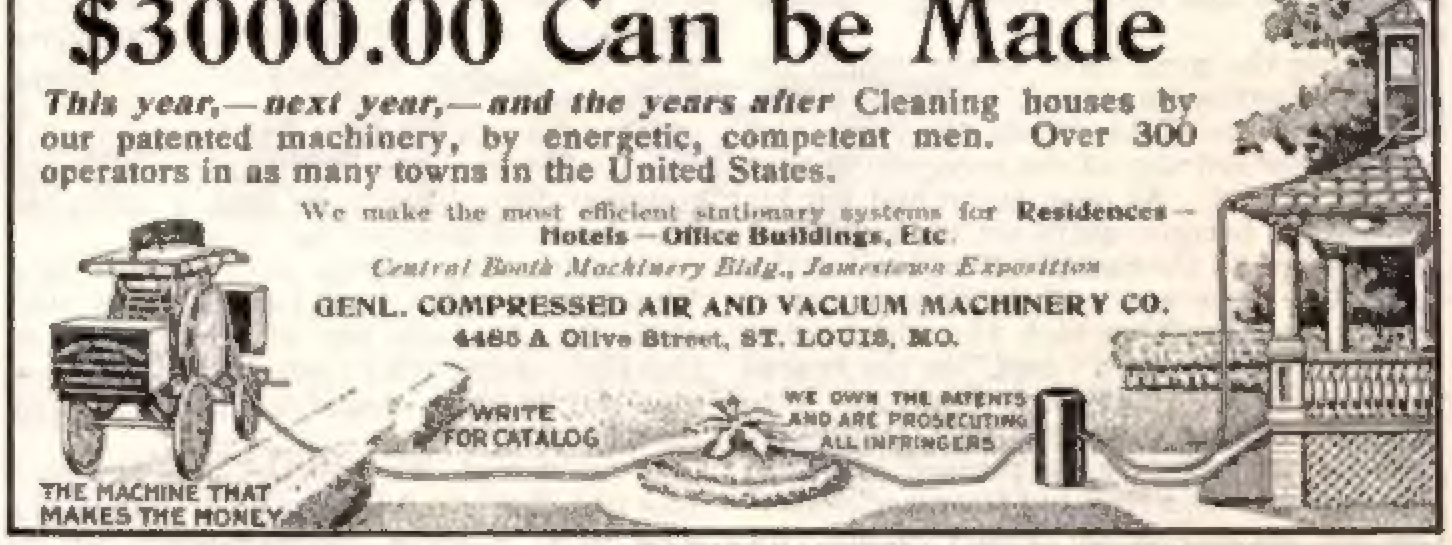
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"Well, it ain't the rule," said Bastable, as master of the ceremonies. "'Ave you 'ad enough, Tom?"

Beasley said, with an oath as long as the main royal backstay, that he hadn't. But the next rush he made the heavy Prince got in a real beauty from a pugilistic point of view, and Tom Beasley could not even speak for ten minutes.

"'Ave you 'ad enough this time?" asked Bastable, when Beasley, after many ministrations, came to.

"Yus, I think so," said Beasley, staring about him as if he didn't know what had happened.

He sat up.

"Get up then, and shake 'ands with the Prince," said Bastable.

Beasley shook hands sulkily.

"Call the bloke 'R'yal 'Ighness,' accordin' to the agreement," said Bastable.

"I never made no such agreement," said Beasley crossly.

But the others said it had been an understood thing.

"Oh, hall right," said Tom. "I calls you R'yal 'Ighness, then."

"I am very much obliged," said the Prince kindly. He was much surprised to find how pleasant was this recognition of his rank. He flowered at once into gratified amiability and proved himself a far more delightful companion to the crew of the Beedington than he had ever been before, even to his guests on board the Piffel. Some of this was no doubt due to the peculiar pleasure, which he had not hitherto experienced, that comes from a good, hearty fight with the fists and an ungrudged victory.

"I haf never before knocked a man down," he said to Ben, when he went out on deck at eight bells.

"Wot? And you a Prince!" exclaimed Ben. "I tho't as Princes spent 'alf their time knockin' coves abaht."

This, the Prince explained, was far from being the actual case.

"Mein beople are very fond of me," he said with a sigh.

"I dessay you'll find Tom Beasley won't like you none the wuss for landin' 'im on the boko," said Ben. "I'll bet my seaboots 'e'll be braggin' in 'is next ship that 'e was knocked endways by a R'yal 'Ighness. I dessay that most your folks would like even better if you did knock 'em abaht a bit."

Which shows that Ben was something of an observer and even something of a philosopher.

During the next three weeks, which the old Beedington improved, owing to a fine, rare succession of fair winds, the Prince did not lose for'ard any of the recognition that he had gained. As soon as he had got his sea-legs he became quite active, and when he tailed on to the end of a "taykle" or the halliards, there was a noticeable accession to the speed with which the old hooker worked. When more "beef" on the braces was demanded his Serene Highness supplied the beef and weight, and the officers and skipper were quite pleased with his willingness. As a result of the air and exercise he became a far better figure, for though he found the food awful, especially as he helped to cook it, yet his appetite was as fine as any one's on board. Even the skipper and mates when they spoke of him among themselves called him "the Prince," though they still spoke of him as Dutchy to his face.

"May be crazy," said the "old man," "but 'e ain't 'arf bad for a Dutchman. Rum idea, though, for 'im to think 'e's a Prince."

"He's as strong as a bull, sir," said the mate.

"So I've observed, Mr. Butt," said the skipper. "'As 'e bin lickin' any one else since he downed that swab Beasley?"

"Not that I know of, sir," replied the mate. "That lickin' did Beasley a world of good. Dutchy's mighty popular with the whole lot of them."

He undoubtedly was. He improved in his English marvelously and dropped his aspirates with the best of them. He understood Cockney exceedingly well, and in the last week before they got into the Chesapeake he could talk, as they said, like a Dutch uncle brought up in Poplar. He always called the crowd "blokes." The Sunday before they anchored in the bay he was very cheerful and talkative.

"Look 'ere," said the Prince joyously, "as soon as effer I get ashore and see the German Consul, I'll get some posh out of the old cove and come back and stand the 'ole crowd all the lush you can swaller."

"Good old R'yal 'Ighness!" said the crowd.

"Blow me tight, blokes!" went on the Prince, "but I will. If it 'adn't been for this old 'ooker, I'd a bin drownt, and I owes you a whole lot. You've done me to rights, blokes, and I ain't bin 'arf un'appy 'ere. Why, we're all mates now, and Tom 'ere don't owe we no grutch for downin' 'im; do you, Tom?"

"Not me," said Tom with a modest grin; "blimy, but you did 'it me 'ard, no fatal error. You fair put the kibosh on me with your dooks."

"If I'd 'arf the Prince's strength I'd go in for the prize-ring," said Bastable. "Lord, 'ow I would knock 'em abaht."

He reflected on the joy it would give him to do so, and the Prince resumed.

"Like as not I sha'n't see none o' you blokes again," he said sadly; "but if so be as any of you kems along to Piffel-Piffingen I'll do you to rights. So 'elp me I will."

And then he walked out on deck.

"Look 'ere, coves," said Bastable with much feeling, "we've agreed to *call* the bloke a Prince, but blow me if I don't believe the swine *is* a Prince. And if 'e ain't, w'y, all I can say is that 'e's got the 'eart of one and ought to be one if 'e 'ad 'is rights."

"'Ear, 'ear," said the crowd.

"'E peels taters like a good 'un!" said the cook, "and cleans pots and pans like as if 'e'd bin brought up to it."

Undoubtedly he was the most popular man on board. When they towed up the Patapsco and went alongside the wharf, they bade him a temporary farewell with obvious reluctance. The skipper offered to give him a passage home, the mate and the second mate gave him a dollar apiece. They took him aside and asked him privately if he really was a Prince. His reply left them in considerable doubt.

"Strike me dead if I ain't, sir," said the Prince with much earnestness. "I am, blimy!"

The men stood along the rail and cheered him as he went ashore, and only one of them expressed any doubt of his immediate and rich return. Old Watchett, the fo'c'sle man who had claimed the right against Beasley to say what he thought "regardless," was pessimistic on that point.

"Mark me," he said gloomily, "this is the last we shall see of the josser."

If it hadn't been for his age, Beasley, who was now the Prince's warmest advocate, would have knocked him down then and there.

"You're an unbelievin', suspicionin,' sulky old swine," said Beasley with great indignation. "You'll be makin' out next that 'e never knocked me down!"

"I'm making out no such thing," said Watchett crossly; "all I'm sayin' is that we'll get no lush out of 'im. 'E'll be thinkin' we're o'ny common sailormen, and 'e'll be sailin' round with the big bugs instead of we."

He cast a gloom over the fo'c'sle which was not dissipated until about four in the afternoon, when a carriage drove up as close to the Beedington as it could get, and two well-clad gentlemen of a fair German appearance got out of it.

"Wotto, it's the Prince!" roared Beasley. Work was dropped like a hot spud, and even the mates were very much excited. The Prince came on board with his companion. He was dressed as well as any one can be who is in ready-made clothes, and his friend was, as Bastable said, "quite a bloomin' toff."

"Lemme introduce my friend, the Cherman Consul, sir," said the Prince to Mr. Butt, who looked very much flustered and sheepish.

"Glad to see you," said the Consul. "I'm very happy to meet you. I understand it was you saved his Serene Highness."

"I'm much obliged, I'm sure," said the poor mate, who much regretted that he had not adopted the view of the Prince that had been taken for'ard. The skipper came out on deck and saw Dutchy. He was taken all aback, but on paying off before the wind, so to speak, he invited the visitors into the cabin.

"I shall be jolly glad to come in," said the Prince; "but first of all, with your permission, Cap'n, I'll take the 'ole crowd round the corner and lush them up."

He turned to the awestricken crew and said joyfully:

"Wotto, blokes!"

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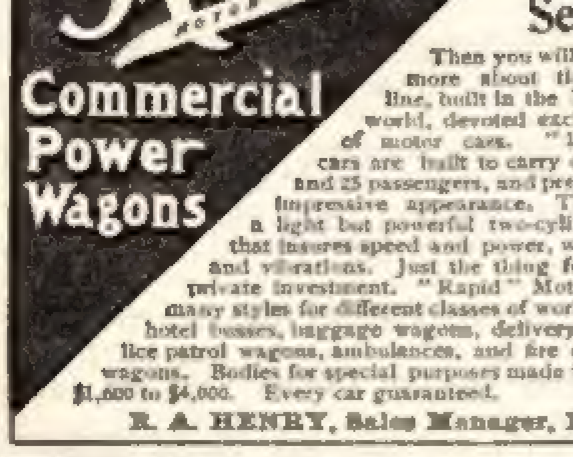

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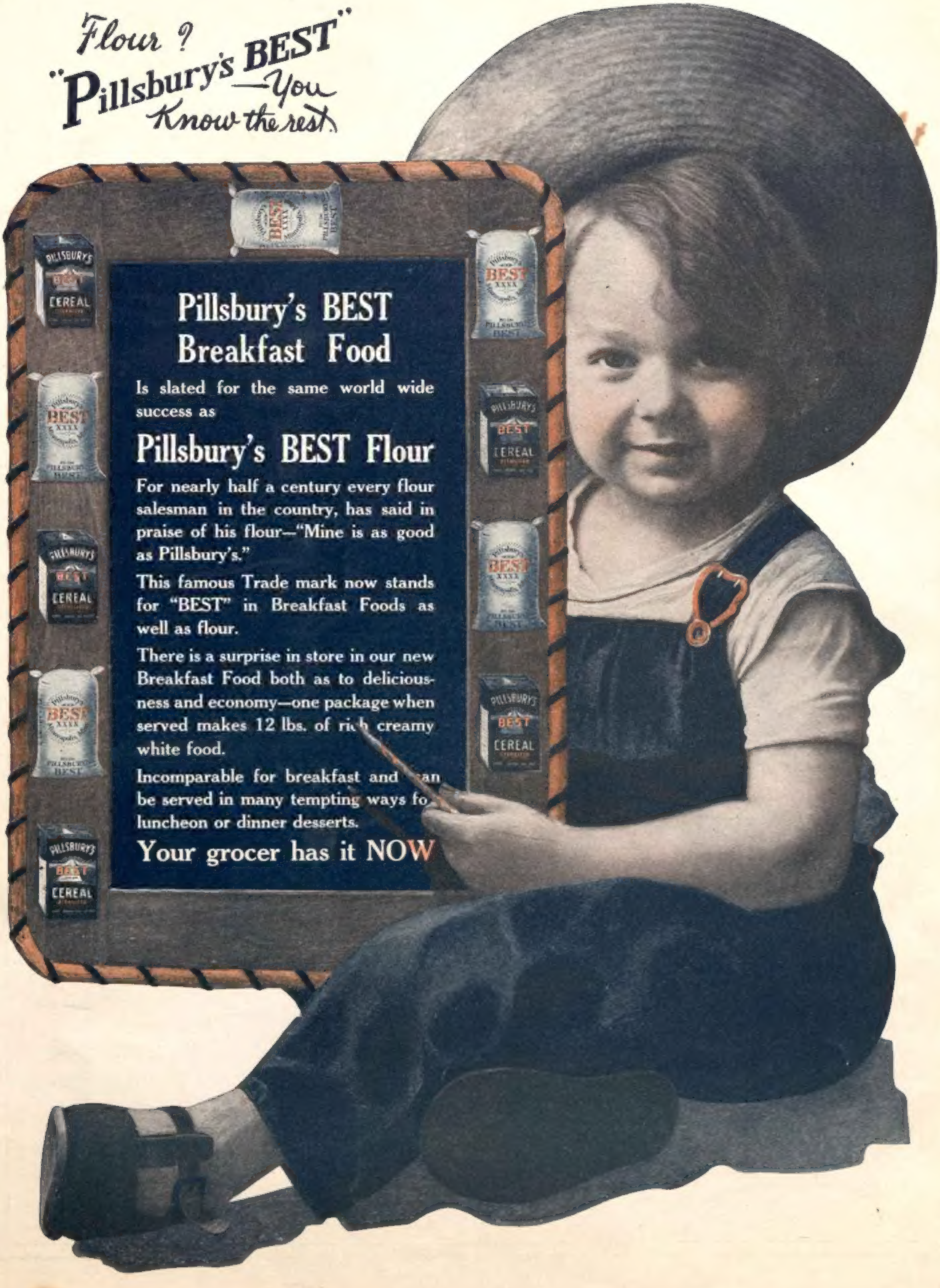

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